1040/package 1/990

WANT YOUR REFUND FAST? SEE PAGE 4

Department of the Treasury
Internal Revenue Service

1990

This package contains:

Form 1040	*Income Tax Return*
Schedules A&B	*Itemized Deductions and Interest and Dividend Income*
Form 8606	*Nondeductible IRA Contributions, IRA Basis, and Nontaxable IRA Distributions*

What's inside?

A letter from the Commissioner (page 3)
What's new for 1990 (page 5)
Free tax help (page 5)
Avoid common mistakes (page 25)
Tax table (page 33)
How to order forms and publications (page 44)
How to make a gift to reduce the public debt (page 26)
Index (page 46)

1040

Forms and Instructions

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Package 1040-1

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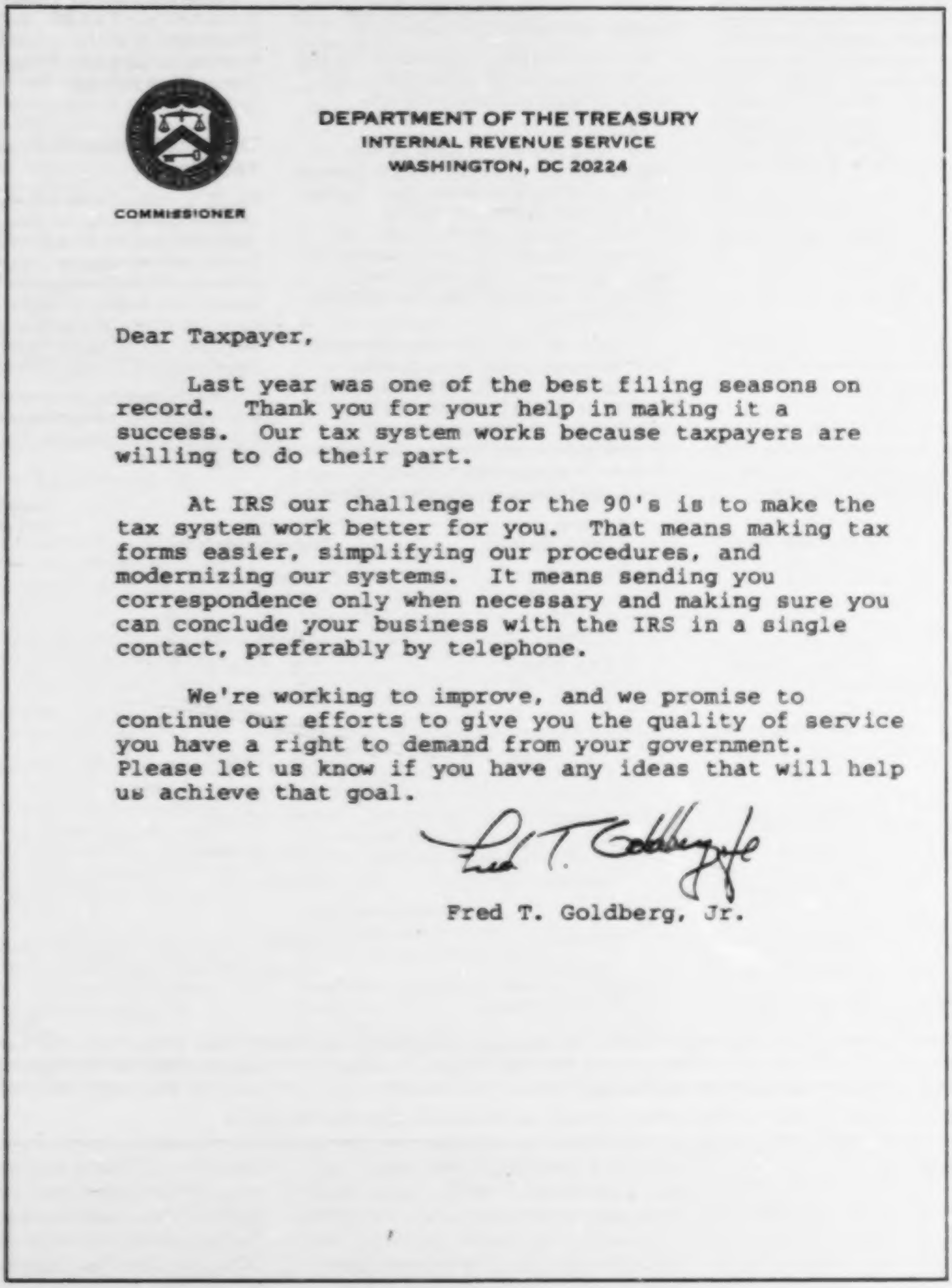


DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
WASHINGTON, DC 20224

COMMISSIONER

Dear Taxpayer,

Last year was one of the best filing seasons on record. Thank you for your help in making it a success. Our tax system works because taxpayers are willing to do their part.

At IRS our challenge for the 90's is to make the tax system work better for you. That means making tax forms easier, simplifying our procedures, and modernizing our systems. It means sending you correspondence only when necessary and making sure you can conclude your business with the IRS in a single contact, preferably by telephone.

We're working to improve, and we promise to continue our efforts to give you the quality of service you have a right to demand from your government. Please let us know if you have any ideas that will help us achieve that goal.

Fred T. Goldberg, Jr.

Privacy Act and Paperwork Reduction Act Notice

The Privacy Act of 1974 and Paperwork Reduction Act of 1980 say that when we ask you for information, we must first tell you several things: our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive it and whether your response is voluntary, required to obtain a benefit, or mandatory under the law.

This notice applies to tax returns and any papers filed with them. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect tax, interest, or penalties.

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a) and their regulations. They say that you must file a return or statement with us for any tax you are liable for. Your response is mandatory under these sections. This is so we know who you are, and can process your return and papers.

You must fill in all parts of the tax form that apply to you. Code section 6109 and its regulations say that you must show your social security number on what you file. You do not have to check the boxes for the Presidential Election Campaign Fund.

We ask for tax return information to carry out the tax laws of the United States. We need it to figure and collect the right amount of tax.

We may give the information to the Department of Justice and to other Federal agencies, as provided by law. We may also give it to cities, states, the District of Columbia, and U.S. commonwealths or possessions to carry out their tax laws. And we may give it to foreign governments because of tax treaties they have with the United States.

If you do not file a return, do not provide the information we ask for, or provide fraudulent information, the law says that you may be charged penalties and, in certain cases, you may be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on the tax return. This could make the tax higher or delay any refund. Interest may also be charged.

Please keep this notice with your records. It may help you if we ask you for other information. If you have questions about the rules for filing and giving information, please call or visit any Internal Revenue Service office.

The Time It Takes To Prepare Your Return

We try to create forms and instructions that are accurate and can be easily understood. Often this is difficult to do because some of the tax laws enacted by Congress are very complex. For some taxpayers with income mostly from wages, filling out the forms is easy. For others who have businesses, pensions, stocks, rental income or other investments, it is more difficult.

The time needed to complete and file the following forms will vary depending on individual circumstances. The estimated average times are:

Form	Recordkeeping	Learning about the law or the form	Preparing the form	Copying, assembling, and sending the form to IRS
1040	3 hrs., 8 min.	2 hrs., 33 min.	3 hrs., 17 min.	35 min.
Sch. A (1040)	2 hrs., 32 min.	25 min.	56 min.	20 min.
Sch. B (1040)	33 min.	10 min.	17 min.	20 min.
Sch. C (1040)	6 hrs., 13 min.	1 hr., 5 min.	1 hr., 56 min.	25 min.
Sch. D (1040)	51 min.	56 min.	56 min.	35 min.
Sch. D-1 (1040)	13 min.	1 min.	13 min.	35 min.
Sch. E (1040)	2 hrs., 52 min.	1 hr., 6 min.	1 hr., 16 min.	35 min.
Sch. F (1040):				
Cash Method	4 hrs., 2 min.	34 min.	1 hr., 17 min.	20 min.
Accrual Method	4 hrs., 22 min.	26 min.	1 hr., 19 min.	20 min.
Sch. R (1040)	20 min.	15 min.	21 min.	35 min.
Sch. SE (1040):				
Short	20 min.	12 min.	14 min.	14 min.
Long	26 min.	22 min.	40 min.	20 min.

We Welcome Comments on Forms

If you have comments concerning the accuracy of these time estimates or suggestions for making these forms more simple, we would be happy to hear from you. You can write to both the **Internal Revenue Service,** Washington, DC 20224, Attention: IRS Reports Clearance Officer, T:FP; and the **Office of Management and Budget,** Paperwork Reduction Project (1545-0074), Washington, DC 20503.

DO NOT send your return to either of these offices. Instead, see **Where Should I File?** on page 8.

Fast Refund

Last year over 4 million people filed their tax returns electronically by computer. If you expect a refund for 1990, you may want to file electronically instead of mailing your return to the IRS. Once IRS has accepted your return, your refund will be issued within 3 weeks. If you elect to have your refund deposited directly into your savings or checking account, you could receive your money even faster. For a charge, many professional tax preparers offer electronic filing in addition to their preparation services.

Even if you prepare your own return, a preparer or transmitter in your area can file your return electronically for you. For more information on electronic filing, see **Tele-Tax Information** in the index (topic no. 112).

How Do I Use This Booklet?

This booklet is divided into six main sections.

Section 1 tells you what you need to know before you fill out Form 1040.

Section 2 explains the filing requirements.

Section 3 has steps for preparing your return.

Section 4 has instructions for most of the lines on Form 1040.

Section 5 has general information.

Section 6 has instructions for most of the lines on many of the schedules that may have to be attached to Form 1040.

Section 1—Before You Fill Out Form 1040

Vhat's New or 1990?

Can You File Form 1040A? If you had to ile Form 1040 last year because you eceived a pension or annuity, payments rom your IRA, or taxable social security enefits, you may be able to file Form 040A this year instead of Form 1040. For nore details, see **Which Form Should I Jse?** on page 7.

ncreased Deduction for Exemptions. The eduction for each exemption—for you, our spouse, and dependents—has creased to $2,050.

hould You Itemize or Take the Standard eduction? The standard deduction has creased for most people. Because of this crease, it may be to your benefit to take e standard deduction this year even though you itemized deductions in the past. Read the instructions for line 34 on page 20.

Increased Earned Income Credit. You may be able to take this credit for 1990 if you earned less than $20,264 and a child lived with you. The limit was $19,340 last year. Read the instructions for line 57 on page 23 to see if you can take this credit.

Exclusion of Interest From Series EE U.S. Savings Bonds. If you cashed series EE U.S. savings bonds in 1990 that were issued after 1989, you may be able to exclude from income part or all of the interest on those bonds. But you must have paid higher education expenses in 1990 for you, your spouse, or your dependent. For more details, see the instructions for Schedule B on page 31 and **Form 8815**, Exclusion of Interest From Series EE U.S. Savings Bonds Issued After 1989.

Deduction for One-Half of Self-Employment Tax. If you have to pay self-employment tax, you may deduct one-half of that tax in figuring your adjusted gross income. Read the instructions for line 25 on page 18.

Additional Information. If you want more information about tax law changes for 1990, get **Pub. 553,** Highlights of 1990 Tax Changes. You may also find the publications listed at the end of this booklet helpful in completing your return.

New IRS Toll-Free Numbers. Our toll-free "800 numbers" for Tele-Tax information, tax forms and publications orders, and telephone assistance have changed. To find the pages that contain these numbers, see **Telephone Assistance—Federal Tax Information** in the index.

Vhat Free Tax Help is vailable?

ax Forms and Publications. Most of your x questions can be answered by reading e tax form instructions or one of our many e tax publications.

ecorded Tax Information by Telephone. ur **Tele-Tax** service has recorded tax ormation covering about 140 topics.

efund Information. Tele-Tax can also tell u the status of your refund.

lephone Help. IRS representatives are ailable to help you with your tax estions. If, after reading the tax form tructions and publications, you are not e how to fill out your return, or have a estion about a notice you received from please call us. Use the toll-free number your area.

nd IRS Written Questions. You may d your written tax questions to your IRS trict Director. If you don't have the dress, you can get it by calling the nber for your area.

find the toll-free number for your area the pages that contain Tele-Tax Information, see "Telephone Assistance—Federal Tax Information" in the index.

Walk-In Help. IRS representatives are available in many IRS offices around the country to help with tax questions that cannot be answered easily by telephone or in our publications. To find the location of the IRS office nearest you, look in the phone book under "United States Government, Internal Revenue Service."

Volunteer Income Tax Assistance (VITA) and **Tax Counseling for the Elderly (TCE).** These programs help older, disabled, and non-English-speaking people fill out their returns. Call the toll-free telephone number for your area for details. If you received a Federal income tax package in the mail, take it with you when you go for help.

Videotaped Instructions for completing your return are available in either English or Spanish at many libraries.

Telephone Service for Hearing Impaired Persons is available. **Braille Materials for the Blind** are available at regional libraries for the blind and the disabled.

Unresolved Tax Problems. The **Problem Resolution Program** is for taxpayers who have been unable to resolve their problems with the IRS. If you have a tax problem you cannot clear up through normal channels, write to your local IRS District Director or call your local IRS office and ask for Problem Resolution assistance. Hearing impaired taxpayers who have access to TDD equipment may call 1-800-829-4059 to ask for help from Problem Resolution. This office cannot change the tax law or technical decisions. But it can help you clear up problems that resulted from previous contacts.

Free Social Security Personal Earnings and Benefit Estimate Statement. The Social Security Administration (SSA) can mail you a statement of your earnings covered by Social Security and your estimated future benefits. To get this statement, complete a simple form and return it to SSA. You may get a request form by writing to **Consumer Information Center,** Department 72, Pueblo, CO 81009.

Section 2—Filing Requirements

The rules under **Do I Have To File?** apply to all U. S. citizens and resident aliens. They also apply to nonresident aliens and dual-status aliens who were married to U.S. citizens or residents at the end of 1990 and who have elected to be treated as resident aliens.

Exception. If you were a U.S. citizen who lived in a U.S. possession or had income from a U.S. possession, different rules apply. Get **Pub. 570,** Tax Guide for Individuals With Income From U.S. Possessions.

If you were a nonresident alien at any time during 1990, except as mentioned above, different rules apply. You may have to file **Form 1040NR,** U.S. Nonresident Alien Income Tax Return. Specific rules apply to determine if you are a resident or nonresident. Get **Pub. 519,** U.S. Tax Guide for Aliens, for details.

Do I Have To File?

Use **Chart A** below to see if you must file a return. But you must use **Chart B** on page 7 if your parent (or someone else) can claim you as a dependent on his or her return. Also see **Chart C** on page 7 for other situations when you must file.

***Note:** Even if you do not have to file a return, you should file one to get a refund of any Federal income tax withheld. You should also file if you can take the earned income credit. If you file for either of these reasons only, you may be able to use Form 1040A. If you are single and file only to get a refund of tax withheld, you may be able to use Form 1040EZ.*

Exception for Children Under Age 14. If your child was under age 14 on January 1, 1991, and **ALL THREE** of the following apply, you may elect to report your child's income on your return. If you make this election, your child does not have to file a return.

1. Your child had income only from interest and dividends (including Alaska Permanent Fund dividends); and

2. Your child's gross income was more than $500 but less than $5,000; and

3. Your child had no Federal income tax withheld from his or her income (backup withholding) or did not make estimated tax payments for 1990.

If you and the child's other parent are not filing a joint return, special rules apply to determine which parent may make the election. Get **Form 8814,** Parent's Election To Report Child's Interest and Dividends, for details.

Chart A—For Most People

To use this chart, first find your marital status at the end of 1990. Then, read across to find your filing status and age at the end of 1990. You must file a return if your **gross income** was at least the amount shown in the last column. **Gross income** means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any gain on the sale of your main home. See pages 11 and 12 to find out what types of income to include.

Marital status	Filing status	Age	Gross income
Single (including divorced and legally separated)	Single	under 65	$5,300
		65 or older	$6,100
	Head of household	under 65	$6,800
		65 or older	$7,600
Married with a child and living apart from your spouse during the last 6 months of 1990	Head of household (see page 10)	under 65	$6,800
		65 or older	$7,600
Married and living with your spouse at end of 1990 (or on the date your spouse died)	Married, joint return	under 65 (both spouses)	$9,550
		65 or older (one spouse)	$10,200
		65 or older (both spouses)	$10,850
	Married, separate return	any age	$2,050
Married, not living with your spouse at end of 1990 (or on the date your spouse died)	Married, joint or separate return	any age	$2,050
Widowed before 1990 and not remarried in 1990	Single	under 65	$5,300
		65 or older	$6,100
	Head of household	under 65	$6,800
		65 or older	$7,600
	Qualifying widow(er) with dependent child (see page 10)	under 65	$7,500
		65 or older	$8,150

Chart B—For Children and Other Dependents

(See the instructions for line 6c on page 10 to find out if someone can claim you as a dependent.)

If your parent (or someone else) can claim you as a dependent, and any of the four conditions listed below applies to you, you must file a return.

In this chart, **unearned income** includes taxable interest and dividends. **Earned income** includes wages, tips, and taxable scholarships and fellowships.

1. Single dependents under 65

You must file a return if—

Your unearned income was:	and	the total of that income plus your earned income was:
$1 or more		more than $500
$0		more than $3,250

2. Single dependents 65 or older or blind

You must file a return if—

- Your earned income was more than $4,050, or
- Your unearned income was more than $1,300 ($2,100 if 65 or older **and** blind), or
- Your gross income was more than the total of your earned income (up to $3,250) or $500, whichever is larger, plus $800 ($1,600 if 65 or older **and** blind).

3. Married dependents under 65

You must file a return if—

- Your earned income was more than $2,725, or
- You had any unearned income and your gross income was more than $500, or
- Your gross income was at least $5 and your spouse files a separate return on Form 1040 and itemizes deductions.

4. Married dependents 65 or older or blind

You must file a return if—

- Your earned income was more than $3,375, or
- Your unearned income was more than $1,150 ($1,800 if 65 or older **and** blind), or
- Your gross income was more than the total of your earned income (up to $2,725) or $500, whichever is larger, plus $650 ($1,300 if 65 or older **and** blind), or
- Your gross income was at least $5 and your spouse files a separate return on Form 1040 and itemizes deductions.

Chart C—Other Situations When You Must File

If any of the four conditions listed below applied to you for 1990, you must file a return.

1. You owe any special taxes, such as:
   - social security tax on tips you did not report to your employer;
   - uncollected social security tax or RRTA tax on tips you reported to your employer;
   - alternative minimum tax;
   - tax on an individual retirement arrangement (IRA) or a qualified retirement plan; or
   - tax from recapture of investment credit or low-income housing credit.
2. You received any advance earned income credit (AEIC) payments from your employer(s).
3. You had net earnings from self-employment of at least $400.
4. You had wages of $100 or more from a church or qualified church-controlled organization that is exempt from employer social security taxes.

Which Form Should I Use?

You MAY Be Able To Use Form 1040EZ If:

- You were single and do not claim any dependents.
- You were not 65 or older OR blind.
- You had **only** wages, salaries, tips, taxable scholarships and fellowships, and not more than $400 of taxable interest income.
- Your taxable income is less than $50,000.
- You do not itemize deductions or claim any adjustments to income or tax credits.

You MAY Be Able To Use Form 1040A If:

- You had income **only** from wages, salaries, tips, taxable scholarships and fellowships, pensions or annuities, taxable social security benefits, payments from your individual retirement account (IRA), unemployment compensation, interest, or dividends.
- Your taxable income is less than $50,000.
- You do not itemize deductions.

You can also use Form 1040A to claim the deduction for certain contributions to an IRA, nondeductible contributions to an IRA, the credit for child and dependent care expenses, and the credit for the elderly or the disabled. You may use it even if you made estimated tax payments for 1990 or if you can take the exclusion of interest from series EE U.S. savings bonds issued after 1989.

Since Forms 1040A and 1040EZ are easier to complete than Form 1040, you should use one of them unless using Form 1040 lets you pay less tax. However, you must file Form 1040 if any of the following situations applies to you.

You MUST Use Form 1040 If:

- Your taxable income is $50,000 or more.
- You itemize deductions. (Read the instructions for line 34 on page 20 to see if it would benefit you to itemize.)
- You received or paid accrued interest on securities transferred between interest payment dates.
- You received any nontaxable dividends, capital gain distributions, or Alaska Permanent Fund dividends.
- You are required to fill in Part III of Schedule B for foreign accounts and foreign trusts (see page 31 of the instructions).
- You had any of the kinds of income shown on Form 1040, lines 10 through 15, 18, 19, and 22, such as taxable refunds of state and local income taxes.
- You take any of the adjustments to income shown on Form 1040, lines 25 through 29, or any write-in amount included on line 30.
- You claim any of the credits on Form 1040, lines 43 through 45, or any write-in amount included on line 46.
- You owe any of the taxes on Form 1040, lines 39, 48 through 52, or any write-in amount included on line 54.
- You claim any of the payments on Form 1040, lines 60 or 61, or any write-in amount included on line 61 or 62.
- You file any of these forms:

Form 2555, Foreign Earned Income.

Form 4563, Exclusion of Income for Bona Fide Residents of American Samoa.

Form 8271, Investor Reporting of Tax Shelter Registration Number.

Form 8814, Parent's Election To Report Child's Interest and Dividends.

When Should I File?

You should file as soon as you can after January 1, but not later than April 15, 1991.

If you file late, you may have to pay penalties and interest. See **Penalties and Interest** on page 25.

If you know that you cannot file your return by the due date, you should file **Form 4868,** Application for Automatic Extension of Time To File U.S. Individual Income Tax Return, by April 15, 1991.

***Caution:** Form 4868 does not extend the time to pay your income tax. See the Instructions for Form 4868.*

If you are a U.S. citizen or resident, you may qualify for an automatic extension of time to file if, on the due date of your return, you meet one of the following conditions:

- You live outside the U.S. and Puerto Rico, AND your main place of business or post of duty is outside the U.S. and Puerto Rico.
- You are in military or naval service on duty outside the U.S. and Puerto Rico.

This extension gives you an extra 2 months to file and pay the tax, but interest will be charged from the original due date of the return on any unpaid tax. You must attach a statement to your return showing that you meet the requirements.

Where Should I File?

If an addressed envelope came with your return, please use it. If you did not receive an envelope, or if you moved during the year, mail your return to the **Internal Revenue Service Center** for the place where you live. No street address is needed. Envelopes with insufficient postage will be returned by the post office.

If you live in: ▼	Use this address: ▼
Florida, Georgia, South Carolina	Atlanta, GA 39901
New Jersey, New York (New York City and counties of Nassau, Rockland, Suffolk, and Westchester)	Holtsville, NY 00501
New York (all other counties), Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont	Andover, MA 05501
Illinois, Iowa, Minnesota, Missouri, Wisconsin	Kansas City, MO 64999
Delaware, District of Columbia, Maryland, Pennsylvania, Virginia	Philadelphia, PA 19255
Indiana, Kentucky, Michigan, Ohio, West Virginia	Cincinnati, OH 45999
Kansas, New Mexico, Oklahoma, Texas	Austin, TX 73301
Alaska, Arizona, California (counties of Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba), Colorado, Idaho, Montana, Nebraska, Nevada, North Dakota, Oregon, South Dakota, Utah, Washington, Wyoming	Ogden, UT 84201
California (all other counties), Hawaii	Fresno, CA 93888
Alabama, Arkansas, Louisiana, Mississippi, North Carolina, Tennessee	Memphis, TN 37501
American Samoa	Philadelphia, PA 19255
Guam	Commissioner of Revenue and Taxation 855 West Marine Dr. Agana, GU 96910
Puerto Rico (or if excluding income under section 933) Virgin Islands: Nonpermanent residents	Philadelphia, PA 19255
Virgin Islands: Permanent residents	V. I. Bureau of Internal Revenue Lockharts Garden No. 1 A Charlotte Amalie, St. Thomas, VI 00802
Foreign country: U.S. citizens and those filing Form 2555 or Form 4563	Philadelphia, PA 19255
All A.P.O. and F.P.O addresses	Philadelphia, PA 19255

Section 3—
Steps for Preparing Form 1040

Follow the six useful steps below to help you prepare your return. If you follow these steps and read the line-by-line instructions, we feel that you can fill in your return quickly and accurately.

Step 1— Get all of your records together.

Income Records. These include any **Forms W-2, W-2G, W-2P,** and **1099** that you may have. If you don't get a Form W-2 by January 31, 1991, or if the one you get isn't correct, please contact your employer as soon as possible. Only your employer can give you a Form W-2 or correct it. If you cannot get a Form W-2 by February 15, call the toll-free telephone number listed in the instructions for your area. You will be asked for your employer's name, address, and if known, identification number.

Itemized Deductions and Tax Credits. Pages 21 through 30 of these instructions tell you what credits and itemized deductions you can take. Some of the records you may need are:

- Medical and dental payment records.
- Real estate and personal property tax receipts.
- Interest payment records for items such as a home mortgage, car, or appliances.
- Records of payments for child care so you could work.

Step 2— Get any forms, schedules, or publications you need.

In general, we mail forms and schedules to you based on what you filed last year. Before you fill in your return, look it over to see if you need more forms or schedules.

If you think you will need any other forms, get them before you start to fill in your return. Most IRS offices and many local banks, post offices, and libraries may have some of them. Or, you can use the order blank on the next to the last page of this instruction booklet. We will send you the forms, schedules, instructions, and publications you ask for.

Step 3— Fill in your return.

The line-by-line instructions begin below.

Step 4— Check your return to make sure it is correct.

See **Avoid Common Mistakes** on page 25.

Step 5—Sign and date your return.

Form 1040 is not considered a valid return unless you sign it. Your spouse must also sign if it is a joint return.

Step 6— Attach all required forms and schedules.

Attach the first copy or Copy B of Forms W-2, W-2G, and W-2P to the front of Form 1040.

Attach all other schedules and forms behind Form 1040 in order of the "Attachment Sequence No." shown in the upper right corner of the schedule or form. For example, the "Attachment Sequence No." for Schedule A (Form 1040) is 07. Attach forms without an attachment sequence number at the end of your return.

If you need more space on forms or schedules, attach separate sheets. Use the same format as the printed forms, but show your totals on the printed forms. Please use sheets that are the same size as the forms and schedules. Be sure to put your name and social security number on the sheets and attach them at the end of your return.

If you owe tax, be sure to attach your payment to the front of Form 1040 on top of any Form(s) W-2, W-2G, and W-2P.

Section 4—
Line-by-Line Instructions for Form 1040

Name, Address, and Social Security Number

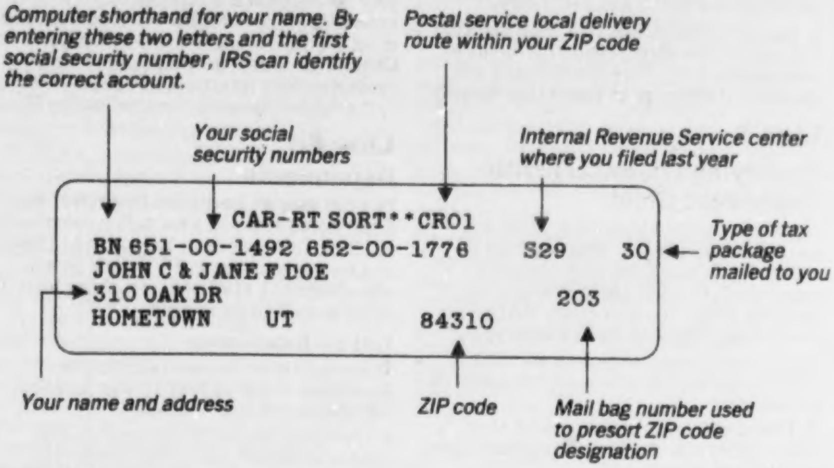
Why Use The Label? The mailing label on the front of the instruction booklet is designed to speed processing at Internal Revenue Service centers and prevent common errors that delay refund checks. But do not attach the label until you have finished your return. Cross out any errors and print the correct information on the label. Add any missing items (such as your apartment number).

***Caution:** If the label is for a joint return and the social security numbers are not listed in the same order as the first names, show the numbers in the correct order.*

Besides your name, address, and social security number, the label contains various code numbers and letters. The diagram on page 9 explains what these numbers and letters mean.

What If You Do Not Have a Label? If you didn't receive a label, print or type the information in the spaces provided. But if you are married filing a separate return, do not enter your husband's or wife's name here. Instead, show his or her name in the space provided on line 3.

Your Mailing Label—What Does It Mean?


Computer shorthand for your name. By entering these two letters and the first social security number, IRS can identify the correct account.
Postal service local delivery route within your ZIP code
Your social security numbers
Internal Revenue Service center where you filed last year
CAR-RT SORT**CR01
BN 651-00-1492 652-00-1776 S29 30
JOHN C & JANE F DOE
310 OAK DR 203
HOMETOWN UT 84310
Type of tax package mailed to you
Your name and address
ZIP code
Mail bag number used to presort ZIP code designation

Name Change. If you changed your name because of marriage, divorce, etc., be sure to report this to the Social Security Administration so that it has the same name in its records that you have on your tax return. This prevents delays in processing your return and safeguards your future social security benefits.

Deceased Taxpayer. See **Death of Taxpayer** on page 26.

Social Security Number. Enter your social security number in the area marked "Your social security number." If you are married, enter your husband's or wife's social security number in the area marked "Spouse's social security number." Be sure that the number you enter agrees with the number shown on your social security card. Also be sure to check that your social security number is correct on your Forms W-2 and 1099. See page 26 for more information.

If you don't have a social security number, get **Form SS-5** from your local Social Security Administration office. If you do not receive a number by the time your return is due, write "Applied for" in the space for the number.

Nonresident Alien Spouse. If your spouse is a nonresident alien and you file a joint return, your spouse must get a social security number. If you file a separate return and your spouse has no social security number and no income, enter "NRA" in the space for your spouse's number.

P.O. Box. If your post office does not deliver mail to your home and you have a P.O. box, show your P.O. box number instead of your home address.

Foreign Address. If your address is outside of the United States or its possessions or territories, enter the information on the line for "City, town or post office, state, and ZIP code" in the following order: city, province or state, postal code, and the name of the country. Do **not** abbreviate the country name.

Presidential Election Campaign Fund

Congress set up this fund to help pay for Presidential election costs. If you want $1 of your tax to go to this fund, check the "Yes" box. If you are filing a joint return, your spouse may also have $1 go to the fund. If you check "Yes," your tax or refund will not change.

Filing Status

In general, your filing status depends on whether you are considered single or married. The filing statuses are listed below. The one that will usually give you the highest tax is listed first and the ones that will usually give you the lowest tax are listed last.

- Married filing a separate return
- Single
- Head of household
- Married filing a joint return or Qualifying widow(er) with dependent child

If more than one filing status applies to you, choose the one that will give you the lowest tax.

Line 1

Single

You may check the box on line 1 if **any one** of the following was true on December 31, 1990:

- You were never married, or
- You were legally separated, according to your state law, under a decree of divorce or of separate maintenance, or
- You were widowed before January 1, 1990, and did not remarry in 1990.

But if you had a child living with you or if you can claim your parent as a dependent, you may be able to file as head of household. You may also be able to file as head of household if a relative whom you can claim as a dependent lived with you. Read the instructions for **Head of Household** on page 10 to see if you can use that filing status. If you can, you may also be able to take the earned income credit on line 57.

Line 2

Married Filing Joint Return

You may check the box on line 2 if **any one** of the following is true:

- You were married as of December 31, 1990, even if you did not live together at the end of 1990, or
- Your spouse died in 1990 and you did not remarry in 1990, or
- Your spouse died in 1991 before filing a 1990 return. For details on how to file the joint return, see **Death of Taxpayer** on page 26.

A husband and wife may file a joint return even if only one had income or if they did not live together all year. However, both persons must sign the return and both are responsible. This means that if one spouse does not pay the tax due, the other may have to.

If you file a joint return for 1990, you may not, after the due date for filing that return, amend that return to file as married filing a separate return.

Special Rule for Aliens. If at the end of 1990 you were a nonresident alien or dual-status alien married to a U.S. citizen or resident alien, you may be able to file a joint return with your spouse. If you do file a joint return, you and your spouse must agree to be taxed on your combined worldwide income. For more details, get **Pub. 519,** U.S. Tax Guide for Aliens.

Line 3

Married Filing Separate Return

If you file a separate return, you will generally pay more tax. But you may want to figure your tax both ways (married filing joint and married filing separate) to see which filing status is to your benefit. If you file a separate return, the following apply:

- You cannot take the standard deduction if your spouse itemizes deductions.
- You cannot take the credit for child and dependent care expenses in most cases.
- You cannot take the earned income credit.
- You cannot exclude the interest from series EE U.S. savings bonds issued after 1989, even if you paid higher education expenses in 1990.
- You cannot take the credit for the elderly or the disabled if you lived with your spouse at any time in 1990.
- You may have to include in income up to one-half of any social security or equivalent railroad retirement benefits you received in 1990.
- Generally, you report only your own income, exemptions, deductions, and credits. Different rules apply to people in community property states. See page 12.

But you may be able to file as head of household if you had a child living with you, and you lived apart from your spouse during the last 6 months of 1990. See **Married Persons Who Live Apart** on page 10.

Line 4

Head of Household

You may check the box on line 4 **ONLY IF** on December 31, 1990, you were unmarried or legally separated and meet either **1** or **2** below. The term "unmarried" includes certain married persons who live apart, as discussed on this page.

1. You paid over half the cost of keeping up a home for the entire year, that was the main home of your **parent** whom you can claim as a dependent. Your parent did not have to live with you in your home; **OR**

2. You paid over half the cost of keeping up a home in which you lived and in which one of the following also lived for more than 6 months of the year (temporary absences, such as for vacation or school, are counted as time lived in the home):

a. Your **unmarried** child, grandchild, great-grandchild, etc., adopted child, or stepchild. This child does not have to be your dependent. But your foster child must be your dependent.

b. Your **married** child, grandchild, great-grandchild, etc., adopted child, or stepchild. This child must be your dependent. But, if your married child's other parent claims him or her as a dependent under the rules on page 11 for **Children of Divorced or Separated Parents**, this child does not have to be your dependent.

c. Any other relative whom you can claim as a dependent. For the definition of a relative, see the instructions for line 6c.

To find out what is included in the cost of keeping up a home, get **Pub. 501,** Exemptions, Standard Deduction, and Filing Information. To find out if someone is your dependent, see the instructions for line 6c.

If the person for whom you kept up a home was born, or died, during 1990, you may still file as head of household as long as the home was that person's main home for the part of the year he or she was alive.

You **do not** qualify as head of household if your child, parent, or relative described above is your dependent under the rules for **Person Supported by Two or More Taxpayers** (see page 11).

Aid to Families With Dependent Children (AFDC). If you used payments you received under the AFDC program to pay part of the cost of keeping up your home, you cannot count them as money you paid. But you must include them in the total cost of keeping up your home to figure if you paid over half.

Married Persons Who Live Apart. Even if you were not divorced or legally separated in 1990, you may be considered unmarried and file as head of household. You may also be able to take the credit for child and dependent care expenses and the earned income credit. You can take the standard deduction even if your spouse itemizes deductions.

You may check the box on line 4 if **ALL FIVE** of the following apply:

1. You file a separate return from your spouse.

2. You lived apart from your spouse during the last 6 months of 1990.

3. You paid over half the cost of keeping up your home for 1990.

4. Your home was the main home of your child, stepchild, adopted child, or foster child for more than 6 months of 1990.

5. You claim this child as your dependent or the child's other parent claims him or her as a dependent under the rules on page 11 for **Children of Divorced or Separated Parents.**

Line 5

Qualifying Widow(er) With Dependent Child

If your spouse died in 1988 or 1989 and you did not remarry in 1990, you may be able to file as qualifying widow(er) with dependent child and use joint return tax rates for 1990. You may check the box on line 5 if **ALL FOUR** of the following apply:

1. You have a child, stepchild, adopted child, or foster child whom you can claim as a dependent.

2. This child lived in your home for all of 1990 (except for temporary absences, such as for vacation or school).

3. You paid over half the cost of keeping up the home for this child.

4. You could have filed a joint return with your spouse the year he or she died, even if you didn't actually do so.

Do not claim an exemption for your spouse.

If your spouse died in 1990, you may not file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2.

If you can't file as qualifying widow(er) with dependent child, see the instructions for line 4 to see if you can file as head of household. You must file as single if you can't file as qualifying widow(er) with dependent child, married filing a joint return, or head of household.

Exemptions

For each exemption you can take, you can deduct $2,050 on line 36.

Line 6a

Yourself

Check the box on line 6a **unless** your parent (or someone else) can claim you as a dependent.

Line 6b

Spouse

If you file a joint return and your spouse cannot be claimed as a dependent on another person's return, check the box on line 6b. If you file a separate return, you can take an exemption for your spouse only if your spouse is not filing a return, had no income, and cannot be claimed as a dependent on another person's return.

If, at the end of 1990, you were divorced or legally separated, you cannot take an exemption for your former spouse. If your divorce was not final (an interlocutory decree), you are considered married for the whole year.

Death of Your Spouse. If your spouse died in 1990 and you did not remarry before the end of 1990, check the box on line 6b if you could have taken an exemption for your spouse on the date of death. For other filing instructions, see **Death of Taxpayer** on page 26.

Nonresident Alien Spouse. If you do not file a joint return, you can take an exemption for your nonresident alien spouse only if your spouse had no income from U.S. sources and is not the dependent of another taxpayer. Check the box on line 6b if you can take an exemption for your spouse and enter "NRA" to the right of the word "Spouse" on line 6b.

Line 6c

Dependents

You can take an exemption for each of your dependents who was alive during some part of 1990. This includes a baby born in 1990 or a person who died in 1990. Any person who meets **ALL FIVE** of the following tests qualifies as your dependent.

Test 1—Relationship

The person must be your relative (see **Exception** at end of **Test 1**). The following are considered your relatives:

- Your child, stepchild, adopted child; a child who lived in your home as a family member, if placed with you by an authorized placement agency for legal adoption; or a foster child (any child who lived in your home as a family member for the whole year).
- Your grandchild, great-grandchild, etc.
- Your son-in-law, daughter-in-law.
- Your parent, stepparent, parent-in-law.
- Your grandparent, great-grandparent, etc.
- Your brother, sister, half brother, half sister, stepbrother, stepsister, brother-in-law, sister-in-law.
- If related by blood, your aunt, uncle, nephew, niece.

Any relationships established by marriage are not treated as ended by divorce or death.

Exception. A person who lived in your home as a family member for the entire year can also be considered a dependent. But the relationship must not violate local law.

Test 2—Married Person

If the person is married, he or she cannot file a joint return. However, if neither the person nor the person's spouse is required to file, but they file a joint return to get a refund of all tax withheld, you may claim him or her if the other four tests are met.

Test 3—Citizen or Resident

The person **must have been** a U.S. citizen or resident alien, a resident of Canada or Mexico, or your adopted child who is not a U.S. citizen, but who lived with you all year in a foreign country.

Test 4—Income

Generally, the person's gross income must be less than $2,050. Gross income does not include nontaxable income, such as welfare benefits or nontaxable social security benefits.

Income earned by a permanently and totally disabled person for services performed at a sheltered workshop school is generally not included for purposes of the income test. Get **Pub. 501,** Exemptions, Standard Deduction, and Filing Information, for details.

Exception for Your Child. Your child can have gross income of $2,050 or more if:

a. your child was **under age 19** at the end of 1990, **or**

b. your child was **under age 24** at the end of 1990 **and qualifies as a student.**

Your child is a student if he or she:

- was enrolled as a student at a school during any 5 months of 1990 for the number of hours or classes that the school considers to be full-time, or
- took a full-time, on-farm training course during any 5 months of 1990. (The course had to be given by a school or a state, county, or local government agency.)

School includes technical, trade, and mechanical schools. It does not include on-the-job training courses or correspondence schools.

Test 5—Support

The general rule is that you had to provide over half the person's total support in 1990. If you file a joint return, support can come from either spouse. If you remarried, the support provided by your new spouse is treated as support coming from you. For exceptions to the support test, see **Children of Divorced or Separated Parents** and **Person Supported by Two or More Taxpayers** on this page.

Support includes food, a place to live, clothing, medical and dental care, and education. It also includes items such as a car and furniture, but only if they are for the person's own use or benefit. In figuring total support, use the actual cost of these items. However, figure the cost of a place to live at its fair rental value. Also include in total support money the person used for his or her own support, even if this money was not taxable. (Examples are gifts, savings, and social security and welfare benefits).

Total support **does not** include items such as income and social security taxes, life insurance premiums, scholarships, or funeral expenses.

If you care for a foster child, see **Pub. 501** for special rules that apply.

Children of Divorced or Separated Parents. Special rules apply to determine if the support test is met for children of divorced or separated parents. The rules also apply to children of parents who did not live together at any time during the last 6 months of the year, even if they do not have a separation agreement. For these rules, a **custodial parent** is the parent who had custody of the child for most of the year. A **noncustodial parent** is the parent who had custody for the shorter period or who did not have custody at all.

The general rule is that the custodial parent is treated as having provided over half of the child's total support if both parents together paid over half of the child's support. This means that the custodial parent can claim the child as a dependent if the other dependency tests are also met.

But, if you are the noncustodial parent, you are treated as having provided over half of the child's support and can claim the child as a dependent if **either** 1 or 2 below applies:

1. The custodial parent agrees not to claim the child's exemption for 1990 by signing **Form 8332** or a similar statement. But you (as the noncustodial parent) **must** attach this signed Form 8332 or similar statement to your return. Instead of attaching Form 8332, you can attach a copy of certain pages of your divorce decree or separation agreement, if it went into effect after 1984 (see **Children Who Didn't Live With You Due to Divorce or Separation,** below), **OR**

2. Your divorce decree or written separation agreement went into effect before 1985 and it states that you (the noncustodial parent) can claim the child as a dependent. But you must have given at least $600 for the child's support in 1990. Also, you must check the pre-1985 agreement box on line 6d. This rule does not apply if your decree or agreement was changed after 1984 to say that you cannot claim the child as your dependent.

Person Supported by Two or More Taxpayers. Sometimes two or more taxpayers together pay more than half of another person's support, but no one alone pays over half of the support. One of the taxpayers may claim the person as a dependent only if Tests 1 through 4 on page 10 are met. In addition, the taxpayer who claims the person as a dependent must:

a. have paid more than 10% of that person's support, and

b. attach to his or her tax return a signed **Form 2120,** Multiple Support Declaration, from every other person who paid more than 10% of the support. This form states that the person who signs it will not claim an exemption in 1990 for the person he or she helped to support.

Columns (1) through (5)

After you have figured out who you can claim as a dependent, fill in the columns on line 6c.

Column (1). Enter the name of each dependent. If you have more than six dependents, attach a statement to your return. Give the same information as in columns (1) through (5) for each dependent.

Column (2). If your dependent was under age 2 on December 31, 1990, put a check mark in column (2).

Column (3). Any dependent age 2 or older must have a social security number. You must enter that number in column (3). If you do not enter it or if the number is wrong, you may have to pay a $50 penalty.

Your dependent can get a number by filing **Form SS-5** with the local Social Security Administration office. If your dependent does not have a number when you are ready to file your return, write "Applied for" in column (3). If your dependent lives in Canada or Mexico, see Pub. 501.

Column (4). Enter your dependent's relationship to you. For example, if the dependent is your child, enter "son" or "daughter."

Column (5). Enter the number of months your dependent lived with you during 1990. (Do not enter more than 12.) Temporary absences such as school or vacation are counted as time living in your home. If your dependent was born, or died, during 1990, enter "12" in this column. If your dependent lived in Canada or Mexico during 1990, don't enter a number. Instead, enter the letter "F" (for foreign).

Children Who Didn't Live With You Due to Divorce or Separation. If you are claiming a child who didn't live with you under the rules on this page for **Children of Divorced or Separated Parents,** enter the total number of such children on the line to the right of line 6c labeled "No. of your children on 6c who: didn't live with you due to divorce or separation." If you put a number on this line, you **must** do one of the following:

- **Check the box on line 6d** if your divorce decree or written separation agreement was in effect before 1985, and it states that you can claim the child as your dependent.
- Attach **Form 8332** or similar statement to your return. If your divorce decree or separation agreement went into effect after 1984 and it states that you can claim the child as your dependent, you may attach a copy of the following pages from the decree or agreement instead of Form 8332:

1. Cover page (write the other parent's social security number on this page), and

2. The page that states you can claim the child as your dependent, and

3. Signature page showing the date of the agreement.

Other Dependent Children. Enter the total number of children who did not live with you for reasons other than divorce or separation on the line labeled "No. of other dependents on 6c." Include dependent children who lived in Canada or Mexico during 1990.

Income

Examples of Income You Must Report

The following kinds of income must be reported on Form 1040, or related forms and schedules, in addition to the types of income listed on Form 1040, lines 7 through 21b. You may need some of the forms and schedules mentioned below.

Scholarship and fellowship amounts. (See the instructions for line 7.)

Original Issue Discount (Schedule B).

Distributions from SEPs and DECs.

Amounts received in place of wages, from accident and health plans (including sick pay and disability pensions) if your employer paid for the policy.

Bartering income (fair market value of goods or services you received in return for your services).

Tier 2 and supplemental annuities under the Railroad Retirement Act.

Life insurance proceeds from a policy you cashed in if the proceeds are more than the premium you paid.

Your share of income from S corporations, partnerships, estates and trusts (Schedules B, D, or E).

Endowments.

Lump-sum distributions (Form 4972). (See page 15.)

Gains from the sale or exchange (including barter) of real estate, securities, coins, gold, silver, gems, or other property (Schedule D or Form 4797).

Gain from the sale of your main home (Schedule D and Form 2119).

Accumulation distributions from trusts (Form 4970).

Prizes and awards (contests, raffles, lottery, and gambling winnings).

Earned income (such as wages and tips) from sources outside the United States (Form 2555).

Unearned income (such as interest, dividends, and pensions) from sources outside the United States unless exempt by law or a tax treaty.

Director's fees.

Fees received as an executor or administrator of an estate.

Embezzled or other illegal income.

U.S. Citizens Living Abroad

Generally, foreign source income must be reported. Get **Pub. 54,** Tax Guide for U.S. Citizens and Resident Aliens Abroad, for more details.

Examples of Income You Do Not Report

(Do not include these amounts when you decide if you must file a return.)

Welfare benefits.

Disability retirement payments (and other benefits) paid by the Veterans' Administration.

Workers' compensation benefits, insurance, damages, etc., for injury or sickness. (Punitive damages received in cases not involving physical injury or sickness usually must be reported as income. Get **Pub. 525,** Taxable and Nontaxable Income.)

Child support.

Gifts, money, or other property you inherited or that was willed to you.

Dividends on veterans' life insurance.

Life insurance proceeds received because of a person's death.

Amounts you received from insurance because you lost the use of your home due to fire or other casualty to the extent the amounts were more than the cost of your normal expenses while living in your home. (Reimbursements for normal living expenses must be reported as income.)

Certain amounts received as a scholarship (see the instructions for line 7).

Cancellation of certain student loans if, under the terms of the loan, the student performs certain professional services for any of a broad class of employers (get **Pub. 520,** Scholarships and Fellowships).

Community Property States

Community property states are: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin.

If you and your spouse live in a community property state, you must follow state law to determine what is community income and what is separate income. However, different rules could apply if:

- you and your spouse lived apart all year,
- you do not file a joint return, and
- none of the community income you earn is transferred to your spouse.

For details, get **Pub. 555,** Federal Tax Information on Community Property.

Rounding Off to Whole Dollars

You may round off cents to the nearest whole dollar on your return and schedules. To do so, drop amounts under 50 cents and increase amounts from 50 to 99 cents to the next dollar. For example, $1.39 becomes $1 and $2.50 becomes $3.

If you do round off, do so for all amounts. However, if you have to add two or more amounts to figure the amount to enter on a line, include cents when adding and only round off the total. **Example.** You received two W-2 forms, one showing wages of $5,000.55 and one showing wages of $18,500.73. On Form 1040, line 7, you would enter $23,501 ($5,000.55 + $18,500.73 = $23,501.28).

Line 7

Wages, Salaries, Tips, etc.

Show the total of all wages, salaries, fees, commissions, tips, bonuses, supplemental unemployment benefits, and other amounts you were paid before taxes, insurance, etc., were taken out. For a joint return, be sure to include your spouse's income on line 7.

Include in this total:

- The amount that should be shown in Box 10 on **Form W-2**. Report all wages, salaries, and tips you received, even if you do not have a Form W-2.
- Tips received that you did not report to your employer. (Show any social security tax due on these tips on line 51—see the instructions on page 22.)

You must report as income the amount of allocated tips shown on your W-2 form(s) unless you can prove a lesser amount with adequate records. Allocated tips should be shown in Box 7 of your W-2 form(s). They are not included in Box 10 of your W-2 form(s). For information on allocated tips, get **Pub. 531,** Reporting Income From Tips.

- Corrective distributions of excess salary deferrals.
- Corrective distributions of excess contributions and excess aggregate contributions to a retirement plan.
- Disability pensions if you have not reached the minimum retirement age set by your employer.

Note: *Disability pensions received after you reach your employer's minimum retirement age and other pensions shown on **Form W-2P** (other than payments from an IRA) are reported on lines 17a and 17b of Form 1040. Payments from an IRA are reported on lines 16a and 16b.*

- Payments by insurance companies, etc., not included on Form W-2. If you received sick pay or a disability payment from anyone other than your employer, and it is not included in the wages shown on Form W-2, include it on line 7. Attach a statement showing the name and address of the payer and amount of sick pay or disability income. (Get **Form W-4S** for details on withholding of Federal income tax from your sick pay.)
- Fair market value of meals and living quarters if given by your employer as a matter of your choice and not for your employer's convenience. Don't report the value of meals given you at work if they were provided for your employer's convenience. Also don't report the value of living quarters you had to accept on your employer's business premises as a condition of employment.
- Strike and lockout benefits paid by a union from union dues. Include cash and the fair market value of goods received. Don't report benefits that were gifts.
- Any amount your employer paid for your moving expenses (including the value of services furnished in kind) that is not included in Box 10 on Form W-2.

Note: *You must report on line 7 all wages, salaries, etc., paid for your personal services, even if the income was signed over to a trust (including an IRA), another person, a corporation, or a tax-exempt organization.*

For more details on reporting income received in the form of goods, property, meals, stock options, etc., get **Pub. 525,** Taxable and Nontaxable Income.

Statutory Employees. If you were a statutory employee, the "Statutory employee" box in Box 6 of your W-2 form should be checked. Statutory employees include full time life insurance salespeople, certain agent or commission drivers and traveling salespeople, and certain homeworkers.

If you are deducting business expenses as a statutory employee, report the amount shown in Box 10 of your W-2 form and your expenses on Schedule C. If you are not deducting business expenses, report your income on line 7.

Employer-Provided Vehicle. If you used an employer-provided vehicle for both personal and business purposes and 100% of the annual lease value of the vehicle was included in the wages box (Box 10) of your W-2 form, you may be able to deduct the business use of the vehicle on Schedule A. But you must use **Form 2106,** Employee Business Expenses, to do so. (The total annual lease value of the vehicle should be shown in Box 16 of your W-2 form or on a separate statement.) For more details, get Pub. 525.

Excess Salary Deferrals. If you chose to have your employer contribute part of your pay to certain retirement plans (such as a 401(k) or the Federal Thrift Savings Fund) instead of having it paid to you, your W-2 form should have the "Deferred compensation" box in Box 6 checked. The amount deferred should be shown in Box 17. The total amount that may be deferred for 1990 under **all** plans is generally limited to $7,979. But amounts deferred under a tax-sheltered annuity plan may have a higher limit. For details, get **Pub. 575,** Pension and Annuity Income (Including Simplified General Rule). Any amount deferred in excess of these limits must be reported on Form 1040, line 7.

Caution: *You may **not** deduct the amount deferred. It is not included in Box 10 of your W-2 form.*

Employer-Provided Dependent Care Benefits (DCB). If you received benefits under your employer's dependent care plan, you may be able to exclude part or all of them from your income. But you must use **Form 2441,** Child and Dependent Care Expenses, to do so. The benefits should be shown in Box 15 of your W-2 form(s).

First, go to Form 2441 and complete Parts I and III. Line 25 of that form shows any excluded benefits. Line 26 shows the taxable benefits, if any. Include the taxable benefits from line 26 on Form 1040, line 7. On the dotted line next to line 7, write "DCB."

Scholarship and Fellowship Grants. If you received a scholarship or fellowship that was granted **after** August 16, 1986, part or all of it may be taxable even if you didn't receive a W-2 form.

If you were a degree candidate, the amounts you used for expenses other than tuition and course-related expenses are taxable. For example, amounts used for room, board, and travel are taxable.

If you were not a degree candidate, the full amount of the scholarship or fellowship is taxable.

Include the taxable amount not reported on a W-2 form on line 7. Then write "SCH" and the taxable amount not reported on a W-2 form on the dotted line next to line 7.

Line 8a

Taxable Interest Income

Report **ALL** of your taxable interest income on line 8a, even if it is $400 or less. If the total is more than $400 or if you are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989, first fill in Schedule B (see page 30).

Report any interest you received or that was credited to your account so you could withdraw it even if it wasn't entered in your passbook.

Interest credited in 1990 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 1990 income. For details, get **Pub. 550,** Investment Income and Expenses.

The payer should send you a **Form 1099-INT** or, if applicable, a **Form 1099-OID** for this interest. A copy of the form is also sent to IRS.

If you received, as a nominee, interest that actually belongs to someone else, see the Schedule B instructions on page 31.

Caution: *Be sure each payer of interest income has your correct social security number. Otherwise, the payer may withhold 20% of the interest. You may also be subject to penalties.*

Examples of Taxable Interest Income You MUST Report

Report interest from:

- Accounts (including certificates of deposit and money market accounts) with banks, credit unions, and savings and loan associations.
- Building and loan accounts.
- Notes, loans, and mortgages. Special rules apply to loans with below-market interest rates. Get **Pub. 545,** Interest Expense.
- Tax refunds. Report only the interest on them as interest income.
- Bonds and debentures. Also arbitrage bonds issued by state and local governments after October 9, 1969. (Report interest on other state and local bonds and securities on line 8b.) Also report as interest on line 8a any gain on the disposition of certain market discount bonds issued to you after July 18, 1984, to the extent of the accrued market discount. For taxable bonds acquired after 1987, reduce your interest income on the bonds by the amount of any amortizable bond premium. **Do not** deduct the premium as interest expense on Schedule A. See the Schedule B instructions on page 31.
- U.S. Treasury bills, notes, and bonds.
- U.S. savings bonds. The interest is the yearly increase in the value of the bond. Interest on series E or EE bonds can be reported using method **a** or **b** below:

a. Report the total interest when you cash the bonds, or when they reach final maturity and no longer earn interest; **OR**

b. Each year report on your return the yearly increase in the bonds' value.

If you change to method **b**, report the entire increase in all your bonds from the date they were issued. Each year after report only the yearly increase. You may not change to method **a** unless you complete **Form 3115** and attach it to your tax return. See Pub. 550 for details.

Note: *If you receive a 1990 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 1990, see Pub. 550.*

- Original Issue Discount (OID). This is the difference between the issue price of a debt instrument and the stated redemption price at maturity. If the instrument was issued at a discount after May 27, 1969 (or for certain noncorporate instruments after July 1, 1982), include in your interest income the discount for the part of the year you held it. The taxable OID may be more or less than the amount shown on Form 1099-OID.

If you bought a corporate debt instrument at original issue and held it for all of 1990 or the part of 1990 that it was outstanding, include in interest income the total OID from Form 1099-OID. Get **Pub. 1212,** List of Original Issue Discount Instruments, to figure the taxable OID for other corporate debt instruments and noncorporate debt instruments (such as zero coupon U.S. Treasury-backed securities).

If you had OID for 1990, but did not receive Form 1099-OID, or if the price you paid for the instrument is more than the issue price plus accumulated OID, see Pub. 1212. It provides total OID on the instruments listed and gives computational information.

Also include in your interest income any other periodic interest shown on Form 1099-OID.

Line 8b

Tax-Exempt Interest Income

If you received any tax-exempt interest (such as from municipal bonds), report it on line 8b. Include in this amount any exempt-interest dividends from a mutual fund or other regulated investment company. **Do not** report interest earned on your IRA on line 8b.

Line 9

Dividend Income

Dividends are distributions of money, stock, or other property that corporations pay to stockholders. They also include dividends you receive through a partnership, an S corporation, or an estate or trust. Payers include nominees or other agents. The payer should send you a **Form 1099-DIV.** A copy of this form is also sent to IRS.

If you received, as a nominee, dividends that actually belong to someone else, see the Schedule B instructions on page 31.

If your total gross dividends (Form 1099-DIV, Box 1a) are more than $400, first fill in Schedule B (see page 31). If you received $400 or less in dividends, include on line 9 only ordinary dividends and any investment expenses shown in Box 1e of Form 1099-DIV.

Caution: *Be sure each payer of dividends has your correct social security number. Otherwise, the payer may withhold 20% of the dividend income. You may also be subject to penalties.*

Dividends Include:

- **Ordinary dividends.** These are shown on Form 1099-DIV, Box 1b.
- **Capital gain distributions.** These are shown on Form 1099-DIV, Box 1c. If you have other capital gains or losses, also enter your capital gain distributions on Schedule D. If you don't need Schedule D to report any other gains or losses, see the instructions for lines 13 and 14.
- **Nontaxable distributions.** Some distributions are nontaxable because they are a return of your cost. They will not be taxed until you recover your cost. You must reduce your cost (or other basis) by these distributions. After you get back all of your cost (or other basis), you must report these distributions as capital gains. For details, get **Pub. 550,** Investment Income and Expenses. Form 1099-DIV shows nontaxable distributions in Box 1d.

Note: *Generally, payments from a money market fund are dividends.*

Do Not Report as Dividends

- Alaska Permanent Fund dividends. Report these amounts on line 22 instead.
- Dividends on insurance policies. These dividends are a partial return of the premiums you paid. Do not include them in your gross income until they exceed the total of all net premiums you paid for the contract. Remember to report on line 8a any interest paid or credited on dividends left with an insurance company.
- Amounts paid on deposits or accounts from which you could withdraw your money, such as mutual savings banks, cooperative banks, and credit unions. Remember to report these amounts as interest on line 8a.

Line 10

Taxable Refunds of State and Local Income Taxes

If you received a refund, credit, or offset of state or local income taxes in 1990 that you paid and deducted before 1990, you may have to report all or part of this amount as income if your itemized deduction for state and local income taxes in the year you paid the taxes resulted in a tax benefit. You may receive **Form 1099-G,** or similar statement, showing the refund.

Any part of a refund of state or local income taxes paid before 1990 that you were entitled to receive in 1990 but chose to apply to your 1990 estimated state income tax is considered to have been received in 1990.

Do not report the refund as income if it was for a tax you paid in a year for which you did not itemize deductions on Schedule A, or it was for a year in which you filed Form 1040A or Form 1040EZ.

If the refund was for a tax you paid in 1989 and you itemized deductions on Schedule A for 1989, use the worksheet below to figure the amount, if any, you must report as income for 1990.

But see **Recoveries** in **Pub. 525**, Taxable and Nontaxable Income, instead of using the worksheet below if any of the following applies:

- The refund you received in 1990 is for a tax year other than 1989.
- You received a refund (other than an income tax refund, such as a real property tax refund) in 1990 of an amount deducted or credit claimed in an earlier year.
- Your 1989 taxable income was less than zero.
- Your last payment of 1989 estimated state income tax was made in 1990.
- You were liable for the alternative minimum tax in 1989.
- You could not deduct the full amount of credits you were entitled to in 1989 because the total credits exceeded the tax shown on your 1989 Form 1040, line 40.
- You could be claimed as a dependent by someone else in 1989.

Worksheet for State and Local Income Tax Refunds (Keep for your records)

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1. Enter the income tax refund from **Form(s) 1099-G** (or similar statement) .... ______
2. Enter the amount from your 1989 Schedule A, line 26 .... ______

***Note:** If the filing status on your 1989 Form 1040 was married filing separately and your spouse itemized deductions in 1989, enter the amount from line 2 on line 6; skip lines 3, 4, and 5.*

3. Enter on line 3 the amount shown below for the filing status claimed on your 1989 Form 1040:
   - Single, enter $3,100
   - Married filing jointly or Qualifying widow(er), enter $5,200
   - Married filing separately, enter $2,600
   - Head of household, enter $4,550

   } . . . ______
4. If you didn't complete line 33a on your 1989 Form 1040, enter -0-. Otherwise, multiply the number on your 1989 Form 1040, line 33a, by $600 ($750 if your 1989 filing status was single or head of household) and enter the result .... ______
5. Add lines 3 and 4. Enter the total ______
6. Subtract line 5 from line 2. Enter the result (but not less than zero) ______
7. **Taxable part of your refund.** Compare the amounts on lines 1 and 6 above. Enter the **smaller** of the two amounts here and on Form 1040, line 10 .... ______

Line 11

Alimony Received

Enter amounts you received as alimony or separate maintenance. You must let the person who made the payments know your social security number. If you don't, you may have to pay a $50 penalty. For more details, get **Pub. 504,** Tax Information for Divorced or Separated Individuals.

If you received payments under a divorce or separation instrument executed after 1984, see the instructions for line 29 on page 18 for information on the rules that apply in determining whether these payments qualify as alimony.

Line 12

Business Income or (Loss)

If you operated a business or practiced your profession as a sole proprietor, report your income and expenses on Schedule C. Enter on line 12 your net profit or (loss) from Schedule C.

Lines 13 and 14

Capital Gain or (Loss)

Enter on line 13 your capital gain or (loss) from Schedule D. If you received **capital gain distributions** but do not need Schedule D for other capital transactions, enter those distributions on line 14.

Line 15

Other Gains or (Losses)

If you sold or exchanged assets used in a trade or business, see the Instructions for **Form 4797.** Enter the ordinary gain or (loss) from Part II of Form 4797.

Lines 16a and 16b

IRA Distributions

Use lines 16a and 16b to report payments (distributions) you received from your individual retirement arrangement (IRA). This includes regular distributions, early distributions, rollovers, and any other money or property you received from your IRA account or annuity. You should receive a **Form 1099-R** or **Form W-2P** showing the amount of your distribution.

If you made any nondeductible contributions to your IRA for 1990 or an earlier year or you rolled your IRA distribution over into another IRA, see below. **Do not** use lines 16a and 16b to report a rollover from a qualified employer's plan to an IRA. Instead, see the instructions for lines 17a and 17b.

IRA distributions that you must include in income are taxed at the same rate as other income. You may not use the special averaging rule for lump-sum distributions from qualified employer plans.

If your IRA distribution is fully taxable, enter it on line 16b; no entry is required on line 16a. If only part is taxable, enter the total distribution on line 16a and the taxable part on line 16b.

***Caution:** If you received an early distribution and the total distribution was not rolled over or you received an excess distribution, you may have to pay additional tax. Get **Form 5329** for details.*

Nondeductible Contributions. If you made nondeductible contributions for any year, part of your IRA distribution may be nontaxable.

If you made any nondeductible contributions for 1990, get **Pub. 590,** Individual Retirement Arrangements (IRAs), and **Form 8606** to figure the taxable part of your IRA distribution. Enter the total distribution on line 16a and the taxable part on line 16b.

If all of your nondeductible contributions were made for years before 1990, use Form 8606 to figure the taxable part of your distribution by following the instructions for line 11 of that form. Enter the total distribution on line 16a and the taxable part on line 16b.

Rollovers. A rollover is a tax-free transfer of cash or other assets from one retirement program to another. Use lines 16a and 16b to report a rollover from one IRA to another IRA. Enter the total distribution on line 16a. If the total on line 16a was rolled over, enter zero on line 16b. If the total was not rolled over, enter the part not rolled over on line 16b. But, if you ever made nondeductible contributions to any of your IRAs, use Form 8606 to figure the taxable part to enter on line 16b.

For more details, see Pub. 590.

Lines 17a and 17b

Pensions and Annuities

Use lines 17a and 17b to report pension and annuity payments you received (including disability pensions received after you reach the minimum retirement age set by your employer). Also, use these lines to report payments (distributions) from profit-sharing plans, retirement plans, and employee-savings plans. See page 15 for information on rollovers and lump-sum distributions.

You should receive a **Form W-2P** or **Form 1099-R** showing the amount of your pension or annuity. Be sure to attach Form W-2P to Form 1040.

Do not use lines 17a and 17b to report corrective distributions of excess salary deferrals, excess contributions, or excess aggregate contributions from retirement plans. Instead, see the instructions for line 7. Also, **do not** use lines 17a and 17b to report any social security or railroad retirement benefits shown on **Forms SSA-1099** and **RRB-1099.** Instead, see the instructions for lines 21a and 21b.

***Caution:** Certain transactions, such as loans against your interest in a qualified plan, may be treated as taxable distributions and may also be subject to additional taxes. For details, get **Pub. 575,** Pension and Annuity Income (Including Simplified General Rule).*

Fully Taxable Pensions and Annuities

Your pension or annuity payments are fully taxable if **either** of the following applies:

1. You did not contribute to the cost of your pension or annuity, or

2. You used the 3-Year Rule and you got back tax free your entire cost before 1990.

Fully taxable pensions and annuities also include military retirement pay shown on Form W-2P, and any taxable railroad retirement benefits from Box 12 of **Form RRB-W-2P.** If you received Form RRB-W-2P and an amount is shown in Box 13 of your form, get Pub. 575 to see how to report your benefits.

If your pension or annuity is fully taxable, enter it on line 17b; no entry is required on line 17a.

For information on military disability pensions, get **Pub. 525,** Taxable and Nontaxable Income.

Partially Taxable Pensions and Annuities

If your pension or annuity is partially taxable and your Form W-2P does not show the taxable part, you must use the General Rule to figure the taxable part. The General Rule is explained in **Pub. 939,** Pension General Rule (Nonsimplified Method). But, if your annuity starting date as defined below was **after** July 1, 1986, you may be able to use the Simplified General Rule explained on this page to figure the taxable part of your pension or annuity.

If you want IRS to figure the taxable part, submit a ruling request before the due date of your return (including extensions). For details on how to do this, see Pub. 939.

If your Form W-2P shows a taxable amount, you may report that amount on line 17b. But, you may use the General Rule or, if you qualify, the Simplified General Rule to see if you can report a lower taxable amount.

Once you have figured the taxable part of your pension or annuity, enter that amount on line 17b; enter the total you received on line 17a.

Annuity Starting Date. Your annuity starting date is the later of the first day of the first period for which you received a payment from the plan, or the date on which the plan's obligations became fixed.

Simplified General Rule. Using this method will usually result in at least as much of the pension or annuity being tax free each year as under the General Rule or as figured by IRS. You qualify to use this simpler method if **ALL FOUR** of the following apply:

1. Your annuity starting date was **after** July 1, 1986.

2. The pension or annuity payments are for: **(a)** your life, or **(b)** your life and that of your beneficiary.

3. The pension or annuity payments are from a qualified employee plan, a qualified employee annuity, or a tax-sheltered annuity.

4. At the time the pension or annuity payments began, either you were under age 75, or, if you were 75 or older, the number of years of guaranteed payments was fewer than 5.

If you qualify, use the worksheet below to figure the taxable part of your pension or annuity. But, if you received U.S. Civil Service retirement benefits and you chose the lump-sum credit option, use the worksheet in **Pub. 721,** Tax Guide to U.S. Civil Service Retirement Benefits, instead of the one below. If you are a beneficiary entitled to a death benefit exclusion, add the exclusion to the amount you enter on line 2 of the worksheet even if you received a Form W-2P showing a taxable amount. (The payer of the annuity cannot add the death benefit exclusion to your cost when figuring the taxable amount.) Attach a signed statement to your return stating that you are entitled to a death benefit exclusion. For more details on the Simplified General Rule, see Pub. 575 or Pub. 721.

Age at Annuity Starting Date. If you are the retiree, use your age on the annuity starting date. If you are the survivor of a retiree, use the retiree's age on his or her annuity starting date. If you are the beneficiary of an employee who died, get Pub. 575.

Note: *If there is more than one beneficiary, see Pub. 575 or Pub. 721, to figure each beneficiary's taxable amount.*

Changing Methods. If your annuity starting date was **after** July 1, 1986, you may be able to change from the General Rule to the Simplified General Rule (or the other way around). For details, see Pub. 575 or Pub. 721.

Death Benefit Exclusion

If you are the beneficiary of a deceased employee or deceased former employee, amounts paid to you by, or on behalf of, an employer because of the death of the employee may qualify for a death benefit exclusion of up to $5,000. If you are entitled to this exclusion, add it to the cost of the pension or annuity.

Special rules apply if you are the survivor under a joint and survivor's annuity. For details, see Pub. 575.

Rollovers

A rollover is a tax-free transfer of cash or other assets from one retirement program to another. Use lines 17a and 17b to report a rollover from one qualified employer's plan to another, or to an IRA.

Distributions that may be rolled over are generally reported to you on **Form 1099-R** or **Form W-2P.** Enter the total distribution on line 17a. If the total on line 17a (less any contributions that were taxable to you when made) was rolled over, enter zero on line 17b. Otherwise, enter the taxable part of the distribution that was not rolled over on line 17b. Special rules apply to partial rollovers of property.

For more details on rollovers, including distributions under qualified domestic relations orders, see Pub. 575.

Lump-Sum Distributions

If you received a lump-sum distribution from a profit-sharing or retirement plan, you should receive a **Form 1099-R** showing the amount of the distribution. If you received an early distribution from a qualified retirement plan and the total amount was not rolled over, you may owe an additional tax. You may also owe an additional tax if you received an excess distribution from a qualified retirement plan. For details, get **Form 5329.**

Enter the total distribution on line 17a and the taxable part on line 17b unless:

- You chose to report the amount, if any, shown in Box 3 of your Form 1099-R on Schedule D (see the instructions for Schedule D), or
- You were born before 1936, you meet certain other conditions, and you choose to use **Form 4972,** Tax on Lump-Sum

Worksheet for Simplified General Rule (Keep for your records)

1. Enter the total pension or annuity payments received this year. Also enter this amount on Form 1040, line 17a . . . . **1.** ________

2. Enter your cost in the plan at the annuity starting date, plus any death benefit exclusion . . . . **2.** ________

3. Age at annuity starting date: (see instructions above)

Age at annuity starting date: (see instructions above)	Enter:
55 and under	300
56–60	260
61–65	240
66–70	170
71 and older	120

. . . . **3.** ________

4. Divide the amount on line 2 by the number on line 3. Enter the result **4.** ________

5. Multiply the amount on line 4 by the number of months for which this year's payments were made. Enter the result. If your annuity starting date was **before** 1987, also enter this amount on line 8; skip lines 6 and 7. Otherwise, go to line 6 . . . . **5.** ________

6. Enter the amount, if any, recovered tax free in years after 1986 . . **6.** ________

7. Subtract line 6 from line 2. Enter the result . . . . **7.** ________

8. Compare the amounts on lines 5 and 7 above. Enter the **smaller** of the two amounts here . . . . **8.** ________

9. **Taxable amount.** Subtract line 8 from line 1. Enter the result, but not less than zero. Also enter this amount on Form 1040, line 17b. If your Form W-2P shows a larger amount, use the amount on this line instead of the amount from Form W-2P . . . . **9.** ________

Note: *If you had more than one pension or annuity that is partially taxable, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040, line 17b. Enter the total pension or annuity payments received in 1990 on Form 1040, line 17a.*

Distributions, to figure the tax on any part of the distribution. You may also be able to use Form 4972 if you are the beneficiary of a deceased employee who was born before 1936 and was age 50 or older on the date of death. In these cases, you may pay less tax on the distribution. For details, get Form 4972.

If you use Form 4972 to figure the tax on any part of your distribution, do not include that part of the distribution on line 17a or 17b of Form 1040.

Line 18

Rents, Royalties, Partnerships, Estates, Trusts, etc.

Use Schedule E to report income or losses from rents, royalties, partnerships, S corporations, estates, trusts, and REMICs. Enter on line 18 your total income or (loss) from Schedule E.

Line 19

Farm Income or (Loss)

Use Schedule F to report farm income and expenses. Enter on line 19 your net profit or (loss) from Schedule F.

Line 20

Unemployment Compensation

Use line 20 to report unemployment compensation (insurance) you received. By January 31, 1991, you should receive a **Form 1099-G** showing the total amount paid to you during 1990.

If you received an overpayment of unemployment compensation in 1990 and you repaid it in 1990, subtract the amount you repaid from the total amount you received. Enter the result on line 20. Also write "Repayment" and the amount you repaid on the dotted line next to line 20.

Note: *Supplemental unemployment benefits received from a company-financed supplemental unemployment benefit fund are wages. Report them on line 7.*

Lines 21a and 21b

Social Security Benefits

Social security and equivalent railroad retirement benefits you receive may be taxable in some instances. Social security benefits include any monthly benefit under title II of the Social Security Act or the part of a tier 1 railroad retirement benefit treated as a social security benefit. Social security benefits do not include any Supplemental Security Income (SSI) payments.

By January 31, 1991, you should receive a **Form SSA-1099** showing in Box 3 the total social security benefits paid to you in 1990, and in Box 4 the amount of any social security benefits you repaid in 1990. If you received railroad retirement benefits treated as social security, you should receive a **Form RRB-1099.** For more details, get **Pub. 915,** Social Security Benefits and Equivalent Railroad Retirement Benefits.

Use the worksheet on this page to see if any of your benefits are taxable, but **please note** the following before you begin.

- You will first need to complete Form 1040, lines 7 through 20, 22, and 30 if they apply to you, to figure the taxable part, if any, of your benefits.
- If you made IRA contributions for 1990 and you were covered by a retirement plan at work or through self-employment, **do not** use the worksheet below. Instead, use the worksheets in **Pub. 590,** Individual Retirement Arrangements (IRAs), to see if any of your social security benefits are taxable and to figure your IRA deduction.
- If you repaid any benefits in 1990, and your total repayments (Box 4) were more than your total benefits for 1990 (Box 3), **do not** use the worksheet below. None of your benefits are taxable for 1990. But you may be able to take an itemized deduction for part of the excess repayments if they were for benefits you included in gross income in an earlier year. Get Pub. 915.
- If you file **Form 2555,** Foreign Earned Income, **Form 4563,** Exclusion of Income for Bona Fide Residents of American Samoa, **Form 8815,** Exclusion of Interest From Series EE U.S. Savings Bonds Issued After 1989, or you exclude income from sources within Puerto Rico, use the worksheet in Pub. 915 instead of the one below.

Line 22

Other Income

Use line 22 to report any income you can't find a place for on your return or other schedules. List the type and amount of income. If necessary, show the required information on an attached statement. For more information, see **Miscellaneous Taxable Income** in **Pub. 525,** Taxable and Nontaxable Income.

Caution: *Do not report any income from self-employment on line 22. If you had any income from self-employment, you **must** use Schedule C or Schedule F, even if you do not have any business expenses to deduct from that income.*

Examples of income to be reported on line 22 are:

- Prizes, awards, and gambling winnings. Proceeds from lotteries, raffles, etc., are gambling winnings. You must report the full amount of your winnings on this line. You cannot offset losses against winnings and report the difference.

If you had any gambling losses, you may take them as an itemized deduction on Schedule A. However, you cannot deduct more losses than the winnings you report.

- Amounts you received for medical expenses or other items such as real estate taxes that you deducted in an earlier year if they reduced your tax. See Pub. 525 for information on how to figure the amount to include in income.
- Amounts you recovered on bad debts that you deducted in an earlier year.
- Fees received for jury duty and precinct election board duty. You may be able to deduct part or all of your jury duty pay. See the instructions for line 30.
- Alaska Permanent Fund dividends.

Net Operating Loss. If you had a net operating loss in an earlier year to carry forward to 1990, enter it as a minus figure in parentheses on line 22. Attach a statement showing how you figured the amount. Get **Pub. 536,** Net Operating Losses, for more details.

Social Security Benefits Worksheet (Keep for your records)

Note: *If you are married filing a separate return and you did **not** live with your spouse at any time in 1990, enter "D" on the dotted line next to line 21a.*

1. Enter the total amount from **Box 5** of **ALL** your **Forms SSA-1099 and Forms RRB-1099** (if applicable) . . . . 1. ______

Note: *If line 1 is zero or less, stop here; none of your benefits are taxable. Otherwise, go to line 2.*

2. Divide the amount on line 1 above by 2 . . . . 2. ______
3. Add the amounts on Form 1040, lines 7, 8a, 8b, 9 through 15, 16b, 17b, 18 through 20, and line 22. Do not include here any amounts from Box 5 of Forms SSA-1099 or RRB-1099 . . . . . 3. ______
4. Add lines 2 and 3 . . . . 4. ______
5. Enter the total adjustments from Form 1040, line 30 . . . . 5. ______
6. Subtract line 5 from line 4 . . . . 6. ______
7. Enter on line 7 the amount shown below for your filing status:
   - Single, Head of household, or Qualifying widow(er) with dependent child, enter $25,000
   - Married filing a joint return, enter $32,000
   - Married filing a separate return, enter -0- ($25,000 if you did **not** live with your spouse at any time in 1990)

   } . . 7. ______
8. Subtract line 7 from line 6. Enter the result, but not less than zero . . 8. ______
   - If line 8 is zero, stop here. None of your benefits are taxable. Do not enter any amounts on lines 21a or 21b. **But** if you are married filing a separate return and you did **not** live with your spouse at any time in 1990, enter -0- on line 21b. Be sure you entered "D" on the dotted line next to line 21a.
   - If line 8 is more than zero, go to line 9.
9. Divide the amount on line 8 above by 2 . . . . 9. ______
10. **Taxable social security benefits.**
    - First, enter on Form 1040, line 21a, the amount from line 1 above.
    - Then, compare the amounts on lines 2 and 9 above. Enter the **smaller** of the two amounts here and on Form 1040, line 21b . . . . . . 10. ______

Note: *If part of your benefits are taxable for 1990 **AND** they include benefits paid in 1990 that were for an earlier year, you may be able to reduce the taxable amount shown on the worksheet. Get Pub. 915 for details.*

Adjustments to Income Lines 24a and 24b

Individual Retirement Arrangement (IRA) Deduction

Read the instructions below to see if you can take an IRA deduction and, if you can, which worksheet to use to figure it. Enter your IRA deduction on line 24a. If you file a joint return, enter your spouse's deduction on line 24b. You should receive a statement by May 31, 1991, that shows all contributions to your IRA for 1990.

If you were age 70 ½ or older at the end of 1990, you cannot deduct any contributions made to your IRA for 1990 or treat them as nondeductible contributions.

***Note:** If you file **Form 2555,** Foreign Earned Income, get **Pub. 590** to figure your IRA deduction.*

Were You Covered by an Employer Retirement Plan?

If you were covered by a retirement plan (qualified pension, profit-sharing (including 401(k)), annuity, Keogh, SEP, etc.) at work or through self-employment in 1990, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you can't deduct them. In any case, the income earned on your IRA contributions is not taxed until it is paid to you.

The "Pension plan" box in Box 6 of your Form W-2 should be checked if you were covered by a plan. This box should be checked even if you were not vested in the plan. You are also covered by a plan if you are self-employed and have a Keogh retirement plan.

***Note:** If you were covered by a retirement plan and you file **Form 8815,** Exclusion of Interest From Series EE U.S. Savings Bonds Issued After 1989, get Pub. 590 to figure the amount, if any, of your IRA deduction.*

Special Rule for Married Individuals Who File Separate Returns. If you were not covered by a retirement plan but your spouse was, **you** are considered covered by a plan if you lived with your spouse at any time in 1990. See the chart on this page to find out if you can take a deduction, and, if you can, which worksheet to use.

Not Covered by a Retirement Plan. If you (and your spouse if filing a joint return) were not covered by a plan at work, use **Worksheet 1** to figure your deduction.

Covered by a Retirement Plan. If you (or your spouse if filing a joint return) were covered by a plan at work, see the chart on this page. It will tell you if you can take a deduction and, if you can, which worksheet to use.

Nondeductible Contributions. You can make nondeductible contributions to your IRA. You can do this even if you are allowed to deduct part or all of your contributions. Your nondeductible contribution is the difference between the total allowable contributions to your IRA and the amount you deduct.

Example. You file as single and paid $2,000 into your IRA. You were covered by a retirement plan and your modified AGI is over $35,000 (all wages). You can't deduct the $2,000. But you can treat it as a nondeductible contribution.

Use **Form 8606** to report all contributions you treat as nondeductible. Also use it to figure the basis (nontaxable part) of your IRA. If you and your spouse each make nondeductible contributions, each of you must complete a separate Form 8606.

Read the following list before you fill in your worksheet.

- You will first need to complete Form 1040 through line 23, lines 25 through 29, and figure any write-in amount included on line 30, to figure your IRA deduction and, if applicable, nondeductible contributions.
- If you made contributions to your IRA in 1990 that you deducted for 1989, **do not** include them in the worksheet.
- If you make contributions to your IRA in 1991 (by April 15) for 1990, be sure to include them in the worksheet.
- Your IRA deduction can't be more than the total of your wages and other earned income.
- If the total of your IRA deduction on Form 1040 plus any nondeductible contribution on your Form 8606 is less than your total IRA contributions for 1990, see Pub. 590 for special rules.
- You must file a joint return to deduct contributions to your nonworking spouse's IRA. A **nonworking spouse** is one who had no wages or other earned income in 1990, or a working spouse who chooses to be treated as having no earned income for figuring the deduction.
- Do not include rollover contributions in figuring your deduction. See the instructions for lines 16a and 16b on page 14 for more details on rollover contributions.
- Do not include trustee's fees that were billed separately and paid by you for your IRA. These fees can be deducted only as an itemized deduction on Schedule A.
- Alimony payments received under certain divorce or separation instruments are considered earned income for purposes of the IRA deduction. See Pub. 590.
- If you were married and both spouses worked and both had IRAs, figure each spouse's deduction separately.

IRA Worksheet 1 (Keep for your records)

1. Enter IRA contributions you made for 1990, but **do not** enter more than $2,000 . . . . ________
2. Enter your wages and other earned income from Form 1040, minus any deduction you claim on Form 1040, lines 25 and 27. (Do not include your spouse's income and do not reduce your wages by losses from self-employment.) . . . . . . ________
3. Compare the amounts on lines 1 and 2. Enter the **smaller** of the two amounts on line 3. Enter on Form 1040, line 24a or 24b, whichever applies, the amount on line 3 you choose to deduct. If contributions were made to your nonworking spouse's IRA, go to line 4 . . . . ________

Nonworking spouse's IRA

4. Compare the amount on line 2 to $2,250. Enter the **smaller** of the two amounts . . . . ________
5. Enter the amount from line 3 . ________
6. Subtract line 5 from line 4. Enter the result . . . . ________
7. Enter IRA contributions made for 1990 for your nonworking spouse, but **not more than** $2,000 . . . . ________
8. Compare the amounts on lines 6 and 7. Enter the **smaller** of the two amounts on line 8. Enter on Form 1040, line 24b, the amount on line 8 you choose to deduct . . . . ________

***Note:** In the chart below, **modified AGI** (adjusted gross income) is the amount on Form 1040, line 23, minus the total of any deductions claimed on Form 1040, lines 25 through 29, and any write-in amount included on line 30.*

If you (or your spouse if filing a joint return) **were covered by a retirement plan* and—**

Your filing status is:	**and your modified AGI is:**	**You can take:**
Single, Head of household, or Married filing separately and did **not** live with your spouse in 1990	$25,000 or less	Full IRA deduction (use **Worksheet 1** on this page)
	Over $25,000 but less than $35,000	Partial IRA deduction (use **Worksheet 2** on page 18)
	$35,000 or more	No IRA deduction (see Nondeductible Contributions)
Married filing jointly or Qualifying widow(er) with dependent child	$40,000 or less	Full IRA deduction (use **Worksheet 1** on this page)
	Over $40,000 but less than $50,000	Partial IRA deduction (use **Worksheet 2** on page 18)
	$50,000 or more	No IRA deduction (see Nondeductible Contributions)
Married filing separately and lived with your spouse in 1990	Over -0- but less than $10,000	Partial IRA deduction (use **Worksheet 2** on page 18)
	$10,000 or more	No IRA deduction (see Nondeductible Contributions)

** If married filing separately and you were not covered by a plan but your spouse was, you are considered covered by a plan if you lived with your spouse at any time in 1990.*

IRA Worksheet 2 (Keep for your records)

1. If you checked Filing Status box: 1 or 4, enter $35,000; 2 or 5, enter $50,000; 3, enter $10,000 ($35,000 if you did **not** live with your spouse at any time in 1990) ______
2. Enter the amount from Form 1040, line 23 . . . . ______
3. Add amounts on Form 1040, lines 25 through 29, and any write-in amount included on line 30 . . ______
4. Subtract line 3 from line 2. If this amount is equal to or larger than the amount on line 1, none of your IRA contributions are deductible. Stop here. If you want to make a nondeductible IRA contribution, see Form 8606 ______
5. Subtract line 4 from line 1. Enter the result. **If the result is $10,000 or more, stop here and use Worksheet 1** . . . . ______
6. Multiply the amount on line 5 by 20% (.20). If the result is not a multiple of $10, round it up to the next multiple of $10 (for example, round $490.30 to $500). If the result is $200 or more, enter the result. But if it is less than $200, enter $200. Go to line 7. . . . . ______

Deductible IRA contributions

7. Enter your wages and other earned income from Form 1040, minus any deduction you claim on Form 1040, lines 25 and 27. (Do not include your spouse's income and do not reduce your wages by losses from self-employment.) . . . . ______
8. Enter IRA contributions you made for 1990, but **do not** enter more than $2,000 . . . . ______
9. Enter the **smallest** of lines 6, 7, or 8 here. This is the most you can deduct. Enter on Form 1040, line 24a or 24b, whichever applies, the amount on line 9 you choose to deduct. (If line 8 is more than line 9, go to line 10.) . . . . ______

Nondeductible IRA contributions

10. Subtract line 9 from line 7 or line 8, whichever is **smaller.** Enter the result. Enter on line 2 of your Form 8606 the amount from line 10 you choose to make nondeductible . . . . . . ______

If married filing a joint return and contributions were made to your nonworking spouse's IRA, go to line 11.

Deductible IRA contributions for nonworking spouse

11. Compare the amount on line 7 to $2,250 and enter the **smaller** amount . . . . ______
12. Add the amount on line 9 to the part of line 10 you choose to make nondeductible . . . . ______
13. Subtract line 12 from line 11. Enter the result. If it is zero or less, stop here. You cannot make deductible or nondeductible IRA contributions for your nonworking spouse . . . . ______
14. Enter the **smallest** of: **(a)** IRA contributions made for 1990 that are for your nonworking spouse; **(b)** $2,000; or **(c)** the amount on line 13 . . . . ______
15. Multiply the amount on line 5 by 22.5% (.225). If the result is not a multiple of $10, round it up to the next multiple of $10. If the result is $200 or more, enter the result. But if it is less than $200, enter $200 . . . . ______
16. Enter the amount from line 9. . ______
17. Subtract line 16 from line 15. Enter the result . . . . . . ______
18. Compare the amounts on lines 14 and 17, and enter the **smaller** amount . . . . ______
19. Compare the amounts on lines 6, 7, and 18 and enter the **smallest** of the three amounts on line 19. This is the most you can deduct. Enter on Form 1040, line 24b, the amount on line 19 you choose to deduct. (If line 14 is more than line 19, go to line 20.) ______

Nondeductible IRA contributions for nonworking spouse

20. Subtract line 19 from line 14 and enter the result. Enter on line 2 of your spouse's Form 8606 the amount from line 20 that you choose to make nondeductible . ______

Line 25

One-Half of Self-Employment Tax

Beginning in 1990, if you had income from self-employment and you owe self-employment tax, you may deduct one-half of that tax. But you will first need to complete Schedule SE to figure your deduction. Then, enter on Form 1040, line 25, one-half of the self-employment tax shown on line 10 of Schedule SE, Section A or Section B, whichever applies.

Line 26

Self-Employed Health Insurance Deduction

If you were self-employed and had a net profit for the year, or, if you received wages in 1990 from an S corporation in which you were a more than 2% shareholder, you may be able to deduct part of the amount paid for health insurance on behalf of yourself, your spouse, and dependents. But you may not take the deduction if you were eligible to participate in any subsidized health plan maintained by your employer or your spouse's employer. For more details, get **Pub. 535**, Business Expenses.

If you qualify to take the deduction, use the worksheet below to figure the amount you can deduct. But, if either of the following applies, do **not** use the worksheet below. Instead, get Pub. 535 to see how to figure your deduction.

- You had more than one source of income subject to self-employment tax.
- You file **Form 2555,** Foreign Earned Income.

Worksheet for Self-Employed Health Insurance Deduction
(Keep for your records)

1. Enter the amount paid for health insurance for 1990 for you, your spouse, and dependents . . . . ______
2. Percentage used to figure the deduction . . . . × .25
3. Multiply the amount on line 1 by the percentage on line 2 . . . . ______
4. Enter your net profit and any other earned income* from the business under which the insurance plan is established, minus any deductions you claim on Form 1040, lines 25 and 27 . ______
5. Compare the amounts on lines 3 and 4 above. Enter the **smaller** of the two amounts here and on Form 1040, line 26. (DO NOT include this amount in figuring any medical expense deduction on Schedule A (Form 1040)) . . ______

****Earned income** includes net earnings and gains from the sale, transfer, or licensing of property you created. It does not include capital gain income. If you were a more than 2% shareholder in an S corporation, earned income is your wages from that corporation.*

Line 27

Keogh Retirement Plan and Self-Employed SEP Deduction

If you are self-employed or a partner, deduct payments to your Keogh (HR 10) plan or SEP on line 27. Deduct payments for your employees on Schedule C or F.

***Caution:** You must be self-employed to claim the Keogh deduction. There are two types of Keogh plans:*

- A **defined-contribution plan** has a separate account for each person. Benefits are based on the amount paid to each account.
- Payments to a **defined-benefit plan** are determined by the funds needed to give a specific benefit at retirement. If you deduct payments to this kind of plan, write "DB" on the dotted line next to line 27.

Get **Pub. 560,** Retirement Plans for the Self-Employed, for more information, including limits on the amount you can deduct.

Line 28

Penalty on Early Withdrawal of Savings

The **Form 1099-INT** or, if applicable, **Form 1099-OID** given to you by your bank or savings and loan association will show the amount of any penalty you were charged because you withdrew funds from your time savings deposit before its maturity. Enter this amount on line 28. (Be sure to include the interest income on Form 1040, line 8a.)

Line 29

Alimony Paid

You can deduct periodic payments of alimony or separate maintenance made under a court decree. You can also deduct payments made under a written separation agreement or a decree for support. Don't deduct lump-sum cash or property settlements, voluntary payments not made under a court order or a written separation agreement, or amounts specified as child support.

For details, see **Tele-Tax Information** in the index (topic no. 252) or get **Pub. 504,** Tax Information for Divorced or Separated Individuals.

Caution: *You must enter the recipient's social security number in the space provided on line 29. If you don't, you may have to pay a $50 penalty and your deduction may be disallowed.*

If you paid alimony to more than one person, enter the social security number of one of the recipients. Show the social security number(s) and the amount paid to the other recipient(s) on an attached statement. Enter your total payments on line 29.

Divorce or Separation Instruments Executed After 1984. Generally, you may deduct any payment made in cash to, or on behalf of, your spouse or former spouse under a divorce or separation instrument executed after 1984 if:

- the instrument does not prevent the payment from qualifying as alimony, **and**
- you and your spouse or former spouse did not live together when the payment was made if you were separated under a decree of divorce or separate maintenance, **and**
- you are not required to make any payment after the death of your spouse or former spouse, **and**
- the payment is not treated as child support.

These rules also apply to certain instruments modified after 1984. Other rules apply if your annual payments decreased by more than $15,000 (more than $10,000 if your divorce or separation instrument was executed in 1985 or 1986). For more details, see Pub. 504.

Line 30

Total Adjustments

Add lines 24a through 29 and enter the total on line 30. Also include in the total on line 30 any of the following adjustments.

Qualified Performing Artists. If you are a qualified performing artist, include in the total on line 30 your performing-arts related expenses from line 11 of **Form 2106,** Employee Business Expenses. Write the amount and "Form 2106" on the dotted line next to line 30.

Jury Duty Pay Given to Employer. If you reported jury duty pay on line 22 and you were required to give your employer any part of that pay because your employer continued to pay your salary while you served on the jury, include the amount you gave your employer in the total on line 30. Write the amount and "Jury pay" on the dotted line next to line 30.

Forestation/Reforestation Amortization. If you can claim a deduction for amortization of the costs of forestation or reforestation and you do not have to file Schedule C or Schedule F for this activity, include your deduction in the total on line 30. Write the amount and "Reforestation" on the dotted line next to line 30.

Repayment of Sub-Pay Under the Trade Act of 1974. If you repaid supplemental unemployment benefits (sub-pay) that you previously reported in income because you became eligible for payments under the Trade Act of 1974, include in the total on line 30 the amount you repaid in 1990. Write the amount and "Sub-pay TRA" on the dotted line next to line 30. Or, you may be able to claim a credit against your tax instead. Get **Pub. 525,** Taxable and Nontaxable Income, for more details.

Line 31

Adjusted Gross Income

If line 31 is less than zero, you may have a net operating loss that you can carry to another tax year. If you carry the loss back to earlier years, see **Form 1045,** Application for Tentative Refund. If you do not wish to carry back a net operating loss, you may elect to carry the loss over to future years. You must attach the election to your return. For more information, get **Pub. 536,** Net Operating Losses.

IRS Will Figure Your Tax and Some of Your Credits

If you want us to, we will figure your tax for you. If you have paid too much, we will send you a refund. If you did not pay enough, we'll send you a bill. We won't charge you interest or a late payment penalty if you pay within 30 days of the notice date, or by the due date for your return, whichever is later.

We can figure your tax if you meet **ALL** of the conditions described below:

- All of your income for 1990 was from wages, salaries, tips, interest, dividends, taxable social security benefits, unemployment compensation, IRA distributions, pensions, or annuities.
- You do not itemize deductions.
- You do not file any of the following forms:

Form 2555, Foreign Earned Income.

Form 4137, Social Security Tax on Unreported Tip Income.

Form 4970, Tax on Accumulation Distribution of Trusts.

Form 4972, Tax on Lump-Sum Distributions.

Form 6198, At-Risk Limitations.

Form 6251, Alternative Minimum Tax—Individuals.

Form 8615, Tax for Children Under Age 14 Who Have Investment Income of More Than $1,000.

Form 8814, Parent's Election To Report Child's Interest and Dividends.

- Your taxable income (line 37) is not more than $50,000.
- You (and your spouse if you are filing a joint return) sign and date your return and mail it by April 15, 1991.
- You do not want any of your refund applied to next year's estimated tax.
- You give us enough information so that we can figure the tax. Please read the following instructions:

a. Fill in the parts of your return through line 37 that apply to you.

b. Read lines 39 through 62. Fill in the lines that apply to you, but do not fill in the Total lines. Please be sure to fill in line 55 for Federal income tax withheld. See the instructions below if you want us to figure your credit for the elderly or the disabled, or earned income credit.

c. If you are filing a joint return, use the space under the words "Adjustments to Income" on the front of your return to show your taxable income and your spouse's taxable income separately.

d. Fill in any forms or schedules asked for on the lines you completed, and attach them to the return when you file it.

We will figure the following credits too.

Credit for the Elderly or the Disabled. If you can take this credit, attach **Schedule R** to your return and write "CFE" on the dotted line next to line 42.

Check the box on Schedule R for your filing status and age, and fill in lines 11 and 13 of Part III if applicable. Also complete Part II if applicable.

Earned Income Credit (EIC). Answer the questions that begin on page 23 to see if you can take this credit. If you can, write "EIC" on the dotted line next to line 57.

Tax Computation Lines 33a through 33c

Line 33a. If you were age 65 or older or blind, check the appropriate boxes on line 33a. If you were married and checked the box on line 6b on page 1 of Form 1040 and your spouse was 65 or older or blind, also check the appropriate boxes for your spouse.

Age. If you were 65 or older on January 1, 1991, check the "65 or older" box on your 1990 return.

Blindness. If you were completely blind as of December 31, 1990, attach a statement to your return describing this condition.

If you were partially blind, you must attach a certified statement from your eye doctor that:

- You can't see better than 20/200 in your better eye with glasses or contact lenses, or
- Your field of vision is 20 degrees or less.

If your eye condition is not likely to improve beyond the conditions listed above, attach a certified statement to this effect. If you attached this statement in a prior year, attach a note saying that you have already filed a statement.

Line 33b. If your parent (or someone else) can claim you as a dependent, check the box on line 33b. If you do not itemize your deductions, be sure to use the **Standard Deduction Worksheet for Dependents** on page 20 to figure the amount to enter on line 34.

Line 33c. Check this box if your spouse itemizes deductions on a separate return or if you are a dual-status alien. If you were a dual-status alien and you file a joint return with your spouse who was a U.S. citizen or resident at the end of 1990 and you and your spouse agree to be taxed on your combined worldwide income, **do not** check the box.

If you check this box, you **cannot** take the standard deduction. If you have any itemized deductions such as state and local income taxes or interest, your Federal income tax will be less if you itemize your deductions.

Line 34

Standard Deduction OR Itemized Deductions

You must decide whether to take the standard deduction or itemize your actual deductions for charitable contributions, medical expenses, interest, taxes, etc. Your Federal income tax will be less if you take the **larger** of:

- your standard deduction (figured below), or
- your total itemized deductions reportable on **Schedule A** (Form 1040).

The standard deduction has increased for most people. Even if you itemized last year, be sure to see if the standard deduction will benefit you in 1990.

Caution: *If you are married filing a separate return and your spouse itemizes deductions, or if you are a dual-status alien (you checked the box on* ***line 33c****), you* ***cannot*** *take the standard deduction, even if you were 65 or older or blind.*

If you take the standard deduction, find the correct amount for you and enter it on line 34.

If you itemize your deductions, check the box on line 34. Complete and attach Schedule A and enter on Form 1040, line 34, the amount from Schedule A, line 27.

Itemizing for State Tax Purposes. If you itemize even though your itemized deductions are less than the amount of your standard deduction, write "IE" (itemized elected) on the dotted line next to line 34.

Standard Deduction Chart for Most People

DO NOT use this chart if you were 65 or older or blind OR if someone can claim you as a dependent.

If your filing status is:	Your standard deduction is:
Single	$3,250
Married filing joint return or Qualifying widow(er) with dependent child	$5,450
Married filing separate return	$2,725
Head of household	$4,750

Standard Deduction Chart for People Age 65 or Older or Blind

If someone can claim you as a dependent, use the worksheet below, instead.

Enter the number from the box on line 33a of Form 1040 . . . . ▶ ☐

Caution: Do not use the number of exemptions from line 6e.

If your filing status is:	and the number in the box above is:	Your standard deduction is:
Single	1	$4,050
	2	4,850
Married filing joint return or Qualifying widow(er) with dependent child	1	$6,100
	2	6,750
	3	7,400
	4	8,050
Married filing separate return	1	$3,375
	2	4,025
	3	4,675
	4	5,325
Head of household	1	$5,550
	2	6,350

Standard Deduction Worksheet for Dependents (Keep for your records)

Use this worksheet ONLY if someone can claim you as a dependent.

1. Enter your **earned income** (defined below). If none, enter -0- . . . . 1. ______
2. Minimum amount 2. $500
3. Compare the amounts on lines 1 and 2. Enter the **larger** of the two amounts here . . . . . . 3. ______
4. Enter on line 4 the amount shown below for your filing status:
   - Single, enter $3,250
   - Married filing a separate return, enter $2,725
   - Married filing a joint return or Qualifying widow(er) with dependent child, enter $5,450
   - Head of household, enter $4,750

   . . . . 4. ______
5. **Standard deduction.**

a. Compare the amounts on lines 3 and 4. Enter the **smaller** of the two amounts here. If under 65 and not blind, stop here and enter this amount on Form 1040, line 34. Otherwise, go to line 5b . . . . 5a. ______

b. If 65 or older or blind, multiply $800 ($650 if married filing a joint or separate return, or qualifying widow(er) with dependent child) by the number on Form 1040, line 33a. Enter the result . . . . 5b. ______

c. Add lines 5a and 5b. Enter the total here and on Form 1040, line 34 . . . . 5c. ______

Earned income *includes wages, salaries, tips, professional fees, and other compensation received for personal services you performed. It also includes any amount received as a scholarship that you must include in your income. Generally, your earned income is the total of the amount(s) you reported on Form 1040, lines 7, 12, and 19, minus any deduction you claim on line 25.*

Line 38

Tax

To figure your tax, use one of the following methods.

Tax Table. If your taxable income is less than $50,000, you **MUST** use the Tax Table to find your tax, unless you are required to use **Form 8615** (see below). Be sure you use the correct column in the Tax Table. After you have found the correct tax, enter that amount on line 38.

Tax Rate Schedules. You must use the Tax Rate Schedules to figure your tax if your taxable income is $50,000 or more.

Form 8615. Form 8615 must generally be used to figure the tax for any child who was under age 14 on January 1, 1991, and who had more than $1,000 of investment income (such as taxable interest or dividends). However, if neither of the child's parents was alive on December 31, 1990, do not use Form 8615 to figure the child's tax.

Note: *If you are filing* ***Form 8814,*** *Parent's Election To Report Child's Interest and Dividends, include in your total for line 38 the tax from Form 8814, line 8. Also enter that tax in the space provided next to line 38.*

Line 39

Additional Taxes

Check the box(es) on line 39 to report any additional taxes from:

Form 4970, Tax on Accumulation Distribution of Trusts, or

Form 4972, Tax on Lump-Sum Distributions.

Credits

Line 41

Credit for Child and Dependent Care Expenses

You may be able to take a credit on line 41 for payments you made for child and disabled dependent care expenses while you (and your spouse if you were married) worked or looked for work. But you must have had income from a job or through self-employment to do so.

The credit is allowed if you kept up a home that included a child **under age 13** or your dependent or spouse who could not care for himself or herself. Use **Form 2441** to figure the credit. To take the credit, you must show on Form 2441 the name, address, and identifying number of the person or organization who provided the care. You may use **Form W-10** to get this information from the care provider. For more details, including special rules that apply to divorced or separated parents, see Form 2441 and its instructions, and **Pub. 503,** Child and Dependent Care Expenses.

Note: *If someone cared for your child or disabled dependent in your home, both you and the employee may have to pay a share of the social security tax on the employee's wages. You may also have to pay Federal unemployment tax, which is for your employee's unemployment insurance. For more details, get* ***Pub. 926,*** *Employment Taxes for Household Employers.*

Line 42

Credit for the Elderly or the Disabled

You may be able to take this credit and reduce your tax if, by the end of 1990, you were:

- age 65 or older, or
- under age 65, you retired on **permanent and total** disability, and you had taxable disability income in 1990.

Even if you meet one of the above conditions, you generally cannot take the credit if you are:

- Single and the amount on Form 1040, line 32, is $17,500 or more; or you received $5,000 or more of nontaxable social security or other nontaxable pensions.
- Married filing a joint return, only one spouse is eligible for the credit, and the amount on Form 1040, line 32, is $20,000 or more; or you received $5,000 or more of nontaxable social security or other nontaxable pensions.
- Married filing a joint return, both spouses are eligible for the credit, and the amount on Form 1040, line 32, is $25,000 or more; or you received $7,500 or more of nontaxable social security or other nontaxable pensions.
- Married filing a separate return, you did not live with your spouse all year, and the amount on Form 1040, line 32, is $12,500 or more; or you received $3,750 or more of nontaxable social security or other nontaxable pensions.

For more information, see the separate instructions for Schedule R and **Pub. 524,** Credit for the Elderly or the Disabled. If you want IRS to figure the credit for you, see **IRS Will Figure Your Tax and Some of Your Credits** on page 19.

Line 43

Foreign Tax Credit

Form 1116 explains when you can take this credit for payment of income tax to a foreign country. Also get **Pub. 514,** Foreign Tax Credit for Individuals.

Line 44

General Business Credit

Complete line 44 if you can take any of the following credits. If you have two or more of these credits, a credit carryforward, or a general business credit from a passive activity, you must also complete **Form 3800** to figure the total credit. Enter on line 44 the amount from Form 3800. Also be sure to check Box **a** on line 44 for Form 3800. If you have only one credit, enter on line 44 the amount of the credit from the form. Also, check Box **b** on line 44 and write in the form number for that credit.

Form 3468, Investment Credit. This credit was generally repealed for property placed in service after 1985. For exceptions, see Form 3468.

Form 5884, Jobs Credit. If you are a business employer who hires people who are members of special targeted groups, you may qualify for this credit. Use Form 5884 to figure the credit.

Form 6478, Credit for Alcohol Used as Fuel. If you sell straight alcohol (or an alcohol mixture) at retail or use it as fuel in your trade or business, you may be able to take a credit for the alcohol used as fuel. Use Form 6478 to figure the credit. For more details, get **Pub. 378,** Fuel Tax Credits and Refunds.

Form 6765, Credit for Increasing Research Activities. You may be able to take a credit for research and experimental expenditures paid or incurred in carrying on your trade or business. Use Form 6765 to figure the credit.

Form 8586, Low-Income Housing Credit and **Schedule A (Form 8609),** Annual Statement. If you owned a building that was part of a low-income housing project, you may be able to take this credit. Use Form 8586 and Schedule A (Form 8609), to figure the credit. Also complete and attach **Form 8609,** Low-Income Housing Credit Allocation Certificate.

Line 45

Credit for Prior Year Minimum Tax

You may be able to take this credit if you paid alternative minimum tax in 1987, 1988, or 1989. Get **Form 8801,** Credit for Prior Year Minimum Tax, to see if you qualify for the credit. Also get **Pub. 909,** Alternative Minimum Tax for Individuals, for more information.

Line 46

Add amounts on lines 41 through 45 and enter the total on line 46. Also include in the total on line 46 any of the following credits.

Mortgage Interest Credit. You may be able to take a credit for part of the interest you paid on your home mortgage if you were issued a mortgage credit certificate by a state or local government under a qualified mortgage credit certificate program to buy, rehabilitate, or make improvements to your main home. You must complete and attach **Form 8396,** Mortgage Interest Credit, to figure the amount of the credit to include in your total for line 46. Write the amount and "MIC" (mortgage interest credit) on the dotted line next to line 46.

For more details, get **Pub. 530,** Tax Information for Homeowners.

Credit for Fuel From a Nonconventional Source. A credit is allowed for the sale of qualified fuels produced from a nonconventional source. See I.R. Code section 29 for a definition of qualified fuels, provisions for figuring the credit, and other special rules. Attach a separate schedule showing how you figured the credit. Include the credit in the total for line 46. Write the amount and "FNS" on the dotted line next to line 46.

Other Taxes

Line 48

Self-Employment Tax

If you had self-employment income in 1990, and earned under $51,300 in wages from which social security tax or railroad retirement (RRTA) tax was withheld, you may have to pay self-employment tax. Please see **Schedule SE** (Form 1040) and its instructions. If you have to pay self-employment tax, enter the amount from Schedule SE.

Line 49

Alternative Minimum Tax

The tax law gives special treatment to some kinds of income and allows special deductions and credits for some kinds of expenses. If you benefit from these provisions, you may have to pay at least a minimum amount of tax through the alternative minimum tax. This tax is figured on **Form 6251.**

To see if you should complete Form 6251, add to your adjusted gross income from line 32 all adjustments and tax preference items that apply to you (see the list below). If the total is more than the dollar amount shown below for your filing status, fill out Form 6251.

- $40,000 if married filing jointly or qualifying widow(er) with dependent child.
- $30,000 if single or head of household.
- $20,000 if married filing separately.

Adjustment and Tax Preference Items:

1. Accelerated depreciation.

2. Amortization of certified pollution-control facilities.

3. Income from the exercise of incentive stock options figured under I.R. Code section 83 in excess of the amount actually reported on your return.

4. Tax-exempt interest from private activity bonds (including exempt-interest dividends from a regulated investment company to the extent derived from private activity bonds).

5. Intangible drilling costs.

6. Depletion.

7. Circulation and research and experimental expenditures.

8. Mining exploration and development costs.

9. Tax shelter farm losses.

10. Passive activity losses.

11. Income from long-term contracts figured under the percentage of completion method in excess of the amount actually reported on your return.

12. Installment sales of certain property.

Note: *A child under age 14 may owe the alternative minimum tax if the total of the child's adjusted gross income from line 32 plus the above items is more than the sum of $1,000 plus the child's earned income.*

Line 50

Recapture Taxes

You may owe the tax computed on **Form 4255,** Recapture of Investment Credit, if you disposed of investment credit property or changed its use before the end of its useful life or recovery period. See Form 4255 for details. If you owe this tax, check Box **a** and enter any tax due on line 50.

If you disposed of property (or there was a reduction in the qualified basis of the property) on which you took the low-income housing credit, you may owe the tax computed on **Form 8611,** Recapture of Low-Income Housing Credit. See Form 8611 for more information. If you owe this tax, check Box **b** and enter any tax due on line 50.

Line 51

Social Security Tax on Tip Income Not Reported to Employer

If you received tips of $20 or more in any month and you did not report the full amount to your employer, or your W-2 form(s) shows allocated tips that you must report in income, you must pay the social security or railroad retirement (RRTA) tax on the unreported tips. If you reported the full amount to your employer but the social security or RRTA tax was not withheld, you must pay it unless the rules discussed under **Uncollected Employee Social Security and RRTA Tax on Tips** (line 54) apply.

To figure the amount of social security tax on the tips, complete **Form 4137,** Social Security Tax on Unreported Tip Income, and attach it to your Form 1040. Enter the tax on line 51.

To determine the amount of RRTA tax on the tips, contact your nearest Railroad Retirement Board office. Enter the tax on line 51. Write "RRTA" on the dotted line next to line 51.

Be sure all your tips are reported as income on Form 1040, line 7.

Caution: *You may be charged a penalty equal to 50% of the social security tax due on tips you received and did not report to your employer.*

Line 52

Tax on Qualified Retirement Plans (Including IRAs)

You may owe this tax if any of the following applies:

1. You received any early distributions from a qualified pension plan (such as your IRA), qualified annuity plan, or tax-sheltered annuity plan.

2. You received any excess distributions from a plan mentioned in **1** above.

3. You made excess contributions to your IRA.

4. You had excess accumulations in a qualified pension plan (including an IRA).

5. You received any amount under a modified endowment contract entered into after June 20, 1988.

If any of the above applies, get **Form 5329** and its instructions to see if you owe this tax. Enter the tax from Form 5329 on Form 1040, line 52.

Caution: *Be sure to include in income on line 16 or line 17, whichever applies, any early distributions you received from qualified retirement plans.*

Line 53

Advance Earned Income Credit Payments

Enter the total amount of advance earned income credit payments you received. These payments should be shown in Box 8 of your Form(s) W-2.

Note: *See the instructions for line 57 to figure the earned income credit you can actually take.*

Line 54

Total Tax

Add lines 47 through 53. Put the total on line 54. Also include in the total on line 54 any of the following that applies.

Section 72 (m)(5) Excess Benefits Tax. If you are or were a 5% owner of a business and you received a distribution of excess benefits from a qualified pension or annuity plan, you may have to pay a penalty tax of 10% of the distribution. Get **Pub. 560,** Retirement Plans for the Self-Employed, for more details.

Include the amount of the penalty in your total for line 54. Write the amount and "Section 72(m)(5)" on the dotted line next to line 54.

Uncollected Employee Social Security and RRTA Tax on Tips. If you did not have enough wages to cover the social security tax or railroad retirement (RRTA) tax due on tips you reported to your employer, the amount of tax due will be shown on your Form W-2. Include that amount in the total on line 54. Write the amount and "Uncollected Tax on Tips" on the dotted line next to line 54.

Golden Parachute Payments. Golden parachute payments are certain payments made by a corporation to key employees to compensate them if control of the corporation changes. If you received an excess parachute payment (EPP), you must pay a tax equal to 20% of this excess payment. Write the amount and "EPP" on the dotted line next to line 54.

If you received a **Form W-2** that includes a parachute payment, the amount of tax on any excess payment should be identified with code **K** in Box 17 of Form W-2. (Box 9 of Form W-2 should also include any amount withheld for this tax.) Include the amount from Box 17 in the total for line 54. Write the amount and "EPP" on the dotted line next to line 54.

If you received a **Form 1099-MISC** that includes a parachute payment, any excess payment will be separately identified on the form. Multiply the excess payment by 20% to figure the amount to include in the total for line 54. Write the amount and "EPP" on the dotted line next to line 54.

Payments

Line 55

Federal Income Tax Withheld

Add the amounts shown as Federal income tax withheld on your **Forms W-2, W-2G, W-2P,** and **1099-R.** Enter the total on line 55. The amount of Federal income tax withheld should be shown in Box 9 of Form W-2, Box 2 of Form W-2G, Box 11 of Form W-2P, and Box 4 of Form 1099-R. If line 55 includes amounts withheld as shown on Form 1099-R, check the box on line 55.

Backup Withholding. If you were subject to backup withholding on dividends, interest income, or other income you received during 1990, include the amount withheld in the total on line 55. This should be shown in Box 2 of Form 1099-DIV and in Box 4 of the other 1099 forms. Be sure to check the box on line 55.

Line 56

1990 Estimated Tax Payments

Enter on this line any payments you made on your estimated Federal income tax (**Form 1040-ES**) for 1990. Include any overpayment from your 1989 return that you applied to your 1990 estimated tax.

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, either of you can claim all of the amount paid. Or you can each claim a part of it. Get **Pub. 505,** Tax Withholding and Estimated Tax, for more information on how to divide your payments. Please be sure to show both social security numbers in the space provided on the separate returns. If you or your spouse paid separate estimated tax, but you are now filing a joint income tax return, add the amounts you each paid. Follow these instructions even if your spouse died in 1990.

Divorced Taxpayers. If you were divorced during 1990 and you made joint estimated tax payments with your former spouse, enter your former spouse's social security number in the space provided on the front of Form 1040.

If you were divorced and remarried in 1990, enter your present spouse's social security number in the space provided on the front of Form 1040. Also, under the bold heading "Payments" to the left of line 56, enter your former spouse's social security number, followed by "DIV."

Name Change. If you changed your name because of marriage, divorce, etc., and you made estimated tax payments using your former name, attach a statement to the front of Form 1040 explaining all the payments you and your spouse made in 1990, the Service Center where you made the payments, and the name(s) and social security number(s) under which you made the payments.

Line 57

Earned Income Credit

The earned income credit is a special credit that can help some people who have a child. The credit can be as much as $953. If you can take the earned income credit, you can subtract it from the tax you owe. You can get a refund of the credit even if you don't owe any tax.

To see if you can take the earned income credit, answer the questions that begin on this page. But if you file **Form 2555,** Foreign Earned Income, you cannot take the credit.

If you want IRS to figure the credit for you, see **IRS Will Figure Your Tax and Some of Your Credits** on page 19.

For more details about the credit, get **Pub. 596,** Earned Income Credit.

***Note:** You must file a return if you got advance earned income credit (AEIC) payments in 1990. You must report these payments on line 53. You may be able to get AEIC payments in 1991 by filing **Form W-5** with your employer.*

Earned Income Includes:

- Wages, salaries, and tips.
- Union strike benefits.
- Certain disability pensions.
- Basic quarters and subsistence allowances from the U.S. military.
- Earnings from self-employment—this is usually the amount shown on Schedule SE (Form 1040), Section A, line 3, or Section B, line 3, minus any deduction you claimed on Form 1040, line 25. If you were a "statutory employee" and you reported your income and expenses on Schedule C, earned income includes the amount on Schedule C, line 29.
- Anything else of value (money, goods, or services) you get from your employer for services you performed even if it is not taxable (such as housing allowance or rental value of a parsonage for clergy members and meals and lodging for employees).

Earned Income does not include items such as interest, dividends, social security and railroad retirement benefits, welfare benefits, nondisability pensions, veterans' benefits, workers' compensation, unemployment compensation (insurance), alimony, or income exempt from self-employment tax as a result of the filing and approval of **Form 4029** (relating to members of certain religious faiths). Earned income also does not include taxable scholarships or fellowships not reported on Form W-2.

Your Child. If your filing status is **married filing a joint return** or **qualifying widow(er) with dependent child,** your child means your son, daughter, stepchild, adopted child, a child placed with you by an authorized placement agency for adoption by you, or any other child (such as your grandchild) whom you cared for as your own child for the whole year.

If your filing status is **head of household,** your child means your son, daughter, stepchild, adopted child, or a descendant of your son, daughter, or adopted child (for example, your grandchild).

***Note:** The earned income credit must be reduced by the alternative minimum tax (Form 1040, line 49). If you owe this tax, subtract it from the amount on line 7 or line 8c of the worksheet on page 24, whichever applies, and enter the result (but not less than zero) on Form 1040, line 57.*

Questions To See If You Can Take the Earned Income Credit (Keep for your records)

1. Is your filing status married filing a joint return, head of household, OR qualifying widow(er) with dependent child? . . . . ☐ Yes ☐ No
2. In 1990, was the total of your taxable and any nontaxable **earned income** (such as military housing allowances) at least $1 but less than $20,264? See the definition of earned income on this page . . ☐ Yes ☐ No
3. Is the amount on Form 1040, line 32, less than $20,264? . . . . . ☐ Yes ☐ No
4. Did your child (defined above) live with you in your main home in the U.S. for more than half of 1990 (for all of 1990, if your filing status is qualifying widow(er) with dependent child)? . . . . ☐ Yes ☐ No

   ***Note:** If your child was born, or died, in 1990 and your home was your child's home during the part of 1990 that he or she was alive, your child is considered to have lived with you for the entire year. Your child is also considered to have lived with you for the entire year if in 1990 your child was adopted, was placed with you for adoption, or became your stepchild.*

If you checked NO to any of the above questions, you may **not** take the earned income credit. Do **not** fill in the worksheet on page 24. Instead, write "No" on Form 1040, line 57.

If you checked **YES** to **all** of the above questions, continue as follows:

If your filing status is:	**Then:**
• Married filing a joint return	Go to question 5 below.
• Head of household and your child was **unmarried**	You may take the credit. Fill out the worksheet on page 24 to figure it. Also, if your child is not your dependent, be sure to enter your child's name on Form 1040, line 4.
• Head of household and your child was **married**	Go to question 6 on page 24.
• Qualifying widow(er) with dependent child	You may take the credit. Fill out the worksheet on page 24 to figure it.

5. If your filing status is **married filing a joint return**, answer the following:

   a. Did you claim your child as your dependent on Form 1040, line 6c? ☐ Yes ☐ No

   - If you checked "Yes," you may take the credit. Fill out the worksheet on page 24 to figure it.
   - If you checked "No," go to question 5b.

   b. If you remarried, is your child's other parent claiming him or her under the rules for **Children of Divorced or Separated Parents** on page 11? . . . . ☐ Yes ☐ No

   - If you checked "Yes," you may take the credit. Fill out the worksheet on page 24 to figure it. Also, enter your child's name on the dotted line next to line 57 on Form 1040.
   - If you checked "No," stop here; you may **not** take the earned income credit. Do **not** fill in the worksheet on page 24. Instead, write "No" on Form 1040, line 57.

6. If your filing status is **head of household** and your child was **married**, answer the following:

a. Did you claim your child as a dependent on Form 1040, line 6c? . ☐ Yes ☐ No

- If you checked "Yes," you may take the credit. Fill out the worksheet below to figure it.
- If you checked "No," go to question 6b.

b. Is your child's other parent claiming him or her under the rules for **Children of Divorced or Separated Parents** on page 11? . . . . ☐ Yes ☐ No

- If you checked "Yes," you may take the credit. Fill out the worksheet below to figure it. Also, enter your child's name on the dotted line next to line 57 on Form 1040.
- If you checked "No," stop here; you may **not** take the earned income credit. Do **not** fill in the worksheet below. Instead, write "No" on Form 1040, line 57.

Earned Income Credit Worksheet (Keep for your records)

If your filing status is single or married filing separately, you may not take the credit. Do not complete this worksheet.

1. Enter the amount from Form 1040, line 7. Include scholarship or fellowship income only if you received a W-2 form for it . . . . . . 1. ______
2. If you received earned income that is not taxable, enter the total amount of that income here. Also enter "NEI" on the dotted line next to line 57 on Form 1040. Do this even if you cannot take the credit . . . . . . 2. ______
3. Add lines 1 and 2. Enter the total . . . . 3. ______
4. If you were self-employed, subtract any deduction you claimed on Form 1040, line 25, from the amount on Schedule SE, Section A, line 3, or Section B, line 3. Enter the result here even if a loss. But, if you use the optional method to figure self-employment tax, see **Pub. 596** for more information before entering an amount on line 4 . . . . 4. ______

Note: *If you were a statutory employee and you reported your income and expenses on Schedule C, include on line 4 the amount from Schedule C, line 29.*

5. **Earned income.** Add lines 3 and 4. But if line 4 is a loss, subtract line 4 from line 3. If this amount is zero or less, or $20,264 or more, stop here; you may **not** take the credit. Otherwise, go to line 6 . . . . 5. ______
6. **Adjusted gross income.** Enter the amount from Form 1040, line 32. If this amount is $20,264 or more, stop here; you may **not** take the credit. Otherwise, go to line 7 or 8, whichever applies . . . . 6. ______
7. If line 6 is **less than $10,750**, use the amount on line 5 to find the credit in the table that begins on page 40. Enter the credit here and on Form 1040, line 57 . . . . 7. ______
8. If line 6 is **at least $10,750:**
   a. First, use the amount on line 5 to find the credit in the table that begins on page 40. Enter that amount here . . . . 8a. ______
   b. Then, use the amount on line 6 to find the credit in the table. Enter that amount here 8b. ______
   c. Compare the amounts on lines **8a** and **8b** above. Enter the **smaller** of the two amounts here. Also enter this amount on Form 1040, line 57 8c. ______

Line 58

Amount Paid With Form 4868 (Extension of Time To File)

If you filed **Form 4868** to get an automatic extension of time to file Form 1040, enter the amount you paid with that form. Also include any amounts paid with **Form 2688** or **Form 2350.**

Line 59

Excess Social Security Tax and RRTA Tax Withheld—More Than One Employer

Excess Social Security Taxes Withheld. If you had more than one employer for 1990 and your total wages were over $51,300, your employers may have withheld too much social security tax. If so, you can take a credit for the excess amount on line 59. Use the worksheet on this page to figure any excess social security taxes.

If any one employer withheld more than $3,924.45 in social security taxes, you must ask your employer to refund the excess to you. You cannot claim it on your return.

Excess Railroad Retirement (RRTA) Taxes Withheld. For 1990 no more than $5,791.35 in RRTA tax should have been withheld from your pay. If any one railroad employer withheld more than that amount, you must ask that employer to refund the excess to you. You cannot claim it on your return.

Do not use the worksheet below if you had any RRTA tax withheld from your pay. Instead, get **Pub. 505,** Tax Withholding and Estimated Tax, to figure the amount of any excess RRTA or social security taxes withheld if **either** of the following applies to you:

- You had more than one railroad employer and you paid more than $5,791.35 in RRTA tax in 1990, or
- You had both RRTA tax and social security tax withheld from your wages in 1990 and the total withheld was more than $3,924.45.

***Caution:** If you were a government employee who paid only the 1.45% Medicare (hospital insurance benefits) tax on your government wages, **do not** include on line 1 of the worksheet below the Medicare tax withheld from your government wages. See the instructions for line 61 to see if you can take a credit for excess Medicare tax paid.*

If you are filing a joint return, you must figure excess social security tax withholding separately for each spouse. Do NOT combine amounts of both husband and wife.

Excess Social Security Taxes Worksheet (Keep for your records)

1. Add all social security tax withheld (but not more than $3,924.45 for each employer). Enter the total here . . . . ______
2. Enter any uncollected social security tax on tips included in the total on Form 1040, line 54 . ______
3. Add lines 1 and 2 . . . . ______
4. Social security tax limit 3,924.45
5. Subtract line 4 from line 3. Enter the result here and on Form 1040, line 59. . . . . ______

Line 60

Credit for Federal Tax on Fuels

If you can take a credit for tax on gasoline, diesel fuel, and other fuels used in your business, or for certain diesel-powered cars, vans, and light trucks, attach **Form 4136.** Enter the credit on line 60.

Line 61

Regulated Investment Company Credit

Enter on this line the total amount of the credit from **Form 2439,** Notice to Shareholder of Undistributed Long-Term Capital Gains. Be sure to attach Copy B of Form 2439. Also include on line 61 any Excess Medicare Tax Credit.

Excess Medicare Tax Credit. If you were a Federal, state, or local government employee whose wages in 1990 were subject **only** to the 1.45% Medicare (hospital insurance benefits) tax, and you had other social security or RRTA wages that when added to your government wages total more than $51,300, too much Medicare tax may have been withheld. If so, you may take a credit against your income tax. Use **Form 4469** to figure the credit. Include the amount of the credit in your total for line 61. On the dotted line next to line 61, write "Form 4469" and show the amount.

Line 62

Total Payments

Add lines 55 through 61 and enter the total on line 62. Also include on this line any credit for overpaid windfall profit tax (OWPT) from **Form 6249.** Write the amount and "OWPT" on the dotted line next to line 62. Be sure to attach Forms 6249 and 6248.

Refund or Amount You Owe

Line 63

Amount Overpaid (If line 62 is more than line 54)

Subtract line 54 from line 62 and enter the result on line 63. If line 63 is under $1, we will send a refund only on written request.

Form **1040** Department of the Treasury—Internal Revenue Service

U.S. Individual Income Tax Return 1990

(1)

For the year Jan.–Dec. 31, 1990, or other tax year beginning , 1990, ending , 19 | OMB No. 1545-0074

Label (See Instructions on page 8.)

Use IRS label. Otherwise, please print or type.

LABEL HERE

Your first name and initial | Last name | **Your social security number**

If a joint return, spouse's first name and initial | Last name | **Spouse's social security number**

Home address (number and street). (If you have a P.O. box, see page 9.) | Apt. no.

City, town or post office, state, and ZIP code. (If you have a foreign address, see page 9.)

For Privacy Act and Paperwork Reduction Act Notice, see Instructions.

Presidential Election Campaign (See page 9.)

Do you want $1 to go to this fund? . . . . ☐ Yes ☐ No

If joint return, does your spouse want $1 to go to this fund? . . ☐ Yes ☐ No

Note: *Checking "Yes" will not change your tax or reduce your refund.*

Filing Status

Check only one box.

1 ☐ Single. (See page 10 to find out if you can file as head of household.)

2 ☐ Married filing joint return (even if only one had income)

3 ☐ Married filing separate return. Enter spouse's social security no. above and full name here. ▶ ______

4 ☐ Head of household (with qualifying person). (See page 10.) If the qualifying person is your child but not your dependent, enter this child's name here. ▶ ______

5 ☐ Qualifying widow(er) with dependent child (year spouse died ▶ 19). (See page 10.)

Exemptions

(See Instructions on page 10.)

6a ☐ **Yourself** If your parent (or someone else) can claim you as a dependent on his or her tax return, do not check box 6a. But be sure to check the box on line 33b on page 2 .

b ☐ **Spouse** . . . .

No. of boxes checked on 6a and 6b ______

c **Dependents:**

(1) Name (first, initial, and last name)	(2) Check if under age 2	(3) If age 2 or older, dependent's social security number	(4) Dependent's relationship to you	(5) No. of months lived in your home in 1990

If more than 6 dependents, see Instructions on page 11.

No. of your children on 6c who:

- **lived with you** ______
- **didn't live with you due to divorce or separation (see page 11)** ______

No. of other dependents on 6c ______

d If your child didn't live with you but is claimed as your dependent under a pre-1985 agreement, check here ▶ ☐

e Total number of exemptions claimed . . . .

Add numbers entered on lines above ▶ ☐

Income

Attach Copy B of your Forms W-2, W-2G, and W-2P here.

If you do not have a W-2, see page 8.

Attach check or money order on top of any Forms W-2, W-2G, or W-2P.

7 Wages, salaries, tips, etc. *(attach Form(s) W-2)* 7

8a **Taxable** interest income *(also attach Schedule B if over $400)* 8a

b **Tax-exempt** interest income (see page 13). DON'T include on line 8a | 8b

9 Dividend income *(also attach Schedule B if over $400)* 9

10 Taxable refunds of state and local income taxes, if any, from worksheet on page 14 . . 10

11 Alimony received 11

12 Business income or (loss) *(attach Schedule C)* 12

13 Capital gain or (loss) *(attach Schedule D)* 13

14 Capital gain distributions not reported on line 13 (see page 14) 14

15 Other gains or (losses) *(attach Form 4797)* 15

16a Total IRA distributions . . | 16a | 16b Taxable amount (see page 14) 16b

17a Total pensions and annuities | 17a | 17b Taxable amount (see page 14) 17b

18 Rents, royalties, partnerships, estates, trusts, etc. *(attach Schedule E)* . . . 18

19 Farm income or (loss) *(attach Schedule F)* 19

20 Unemployment compensation (insurance) (see page 16) 20

21a Social security benefits . . | 21a | 21b Taxable amount (see page 16) 21b

22 Other income (list type and amount—see page 16) 22

23 Add the amounts shown in the far right column for lines 7 through 22. This is your **total income** ▶ 23

Adjustments to Income

(See Instructions on page 17.)

24a Your IRA deduction, from applicable worksheet on page 17 or 18 . . | 24a

b Spouse's IRA deduction, from applicable worksheet on page 17 or 18 . | 24b

25 One-half of self-employment tax (see page 18) . . . . . | 25

26 Self-employed health insurance deduction, from worksheet on page 18 | 26

27 Keogh retirement plan and self-employed SEP deduction . . | 27

28 Penalty on early withdrawal of savings . . . . | 28

29 Alimony paid. Recipient's SSN ▶ ______ | 29

30 Add lines 24a through 29. These are your **total adjustments** . . . . ▶ 30

Adjusted Gross Income

31 Subtract line 30 from line 23. This is your **adjusted gross income.** *If this amount is less than $20,264 and a child lived with you, see page 23 to find out if you can claim the "Earned Income Credit" on line 57* . . . . ▶ 31

Tax Computation

If you want IRS to figure your tax, see Instructions on page 19.

32 Amount from line 31 (adjusted gross income) 32

33a Check if: ☐ **You** were 65 or older ☐ Blind; ☐ **Spouse** was 65 or older ☐ Blind.
Add the number of boxes checked above and enter the total here . . . . . ▶ 33a

b If your parent (or someone else) can claim you as a dependent, check here . . . ▶ 33b ☐

c If you are married filing a separate return and your spouse itemizes deductions, or you are a dual-status alien, see page 19 and check here . . . . . ▶ 33c ☐

34 Enter the **larger** of:
- Your **standard deduction** (from the chart (or worksheet) on page 20 that applies to you), **OR**
- Your **itemized deductions** (from Schedule A, line 27). If you itemize, attach Schedule A and check here. . . ▶ ☐

. . . 34

35 Subtract line 34 from line 32 35

36 Multiply $2,050 by the total number of exemptions claimed on line 6e 36

37 **Taxable income.** Subtract line 36 from line 35. (If line 36 is more than line 35, enter -0-.) . . . 37

38 Enter tax. Check if from: **a** ☐ Tax Table, **b** ☐ Tax Rate Schedules, or **c** ☐ Form 8615 (see page 21)
(If any is from Form(s) 8814, enter that amount here ▶ **d** ______ .) . . . 38

39 Additional taxes (see page 21). Check if from: **a** ☐ Form 4970 **b** ☐ Form 4972 . . . 39

40 Add lines 38 and 39 . . . . . . ▶ 40

Credits

(See Instructions on page 21.)

41 Credit for child and dependent care expenses *(attach Form 2441)* 41

42 Credit for the elderly or the disabled *(attach Schedule R)* . . . 42

43 Foreign tax credit *(attach Form 1116)* . . . 43

44 General business credit. Check if from:
a ☐ Form 3800 or **b** ☐ Form (specify) ______ 44

45 Credit for prior year minimum tax *(attach Form 8801)* . . . 45

46 Add lines 41 through 45 46

47 Subtract line 46 from line 40. (If line 46 is more than line 40, enter -0-.) . . . ▶ 47

Other Taxes

48 Self-employment tax *(attach Schedule SE)* 48

49 Alternative minimum tax *(attach Form 6251)* 49

50 Recapture taxes (see page 22). Check if from: **a** ☐ Form 4255 **b** ☐ Form 8611 . . . 50

51 Social security tax on tip income not reported to employer *(attach Form 4137)* . . . 51

52 Tax on an IRA or a qualified retirement plan *(attach Form 5329)* . . . 52

53 Advance earned income credit payments from Form W-2 53

54 Add lines 47 through 53. This is your **total tax** . . . . . ▶ 54

Payments

Attach Forms W-2, W-2G, and W-2P to front.

55 Federal income tax withheld **(if any is from Form(s) 1099, check** ▶ ☐). 55

56 1990 estimated tax payments and amount applied from 1989 return 56

57 **Earned income credit** (see page 23) 57

58 Amount paid with Form 4868 (extension request) 58

59 Excess social security tax and RRTA tax withheld (see page 24) 59

60 Credit for Federal tax on fuels *(attach Form 4136)* 60

61 Regulated investment company credit *(attach Form 2439)* . . 61

62 Add lines 55 through 61. These are your **total payments** . . . . . ▶ 62

Refund or Amount You Owe

63 If line 62 is more than line 54, enter amount **OVERPAID** . . . . . ▶ 63

64 Amount of line 63 to be **REFUNDED TO YOU** . . . . . ▶ 64

65 Amount of line 63 to be **APPLIED TO YOUR 1991 ESTIMATED TAX** ▶ 65

66 If line 54 is more than line 62, enter **AMOUNT YOU OWE.** Attach check or money order for full amount payable to "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1990 Form 1040" on it. 66

67 Estimated tax penalty (see page 25). 67

Sign Here

Keep a copy of this return for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

▶ Your signature	Date	Your occupation
▶ Spouse's signature (if joint return, BOTH must sign)	Date	Spouse's occupation

Paid Preparer's Use Only

Preparer's signature ▶	Date	Check if self-employed ☐	Preparer's social security no.
Firm's name (or yours if self-employed) and address ▶		E.I. No.	
		ZIP code	

Form **1040** Department of the Treasury—Internal Revenue Service

U.S. Individual Income Tax Return 1990

(1)

For the year Jan.–Dec. 31, 1990, or other tax year beginning , 1990, ending , 19 OMB No. 1545-0074

Label (See Instructions on page 8.)

Use IRS label. Otherwise, please print or type.

LABEL HERE

Your first name and initial	Last name	**Your social security number**
If a joint return, spouse's first name and initial	Last name	**Spouse's social security number**
Home address (number and street). (If you have a P.O. box, see page 9.)	Apt. no.	
City, town or post office, state, and ZIP code. (If you have a foreign address, see page 9.)		

For Privacy Act and Paperwork Reduction Act Notice, see Instructions.

Presidential Election Campaign (See page 9.)

Do you want $1 to go to this fund? . . . . Yes ☐ No ☐

If joint return, does your spouse want $1 to go to this fund? . . Yes ☐ No ☐

Note: *Checking "Yes" will not change your tax or reduce your refund.*

Filing Status

Check only one box.

1 ☐ Single. (See page 10 to find out if you can file as head of household.)

2 ☐ Married filing joint return (even if only one had income)

3 ☐ Married filing separate return. Enter spouse's social security no. above and full name here. ▶

4 ☐ Head of household (with qualifying person). (See page 10.) If the qualifying person is your child but not your dependent, enter this child's name here. ▶

5 ☐ Qualifying widow(er) with dependent child (year spouse died ▶ 19). (See page 10.)

Exemptions

(See Instructions on page 10.)

6a ☐ **Yourself** If your parent (or someone else) can claim you as a dependent on his or her tax return, do not check box 6a. But be sure to check the box on line 33b on page 2 .

b ☐ **Spouse** . . . .

No. of boxes checked on 6a and 6b

c **Dependents:**

(1) Name (first, initial, and last name)	(2) Check if under age 2	(3) If age 2 or older, dependent's social security number	(4) Dependent's relationship to you	(5) No. of months lived in your home in 1990

No. of your children on 6c who:

- **lived with you**
- **didn't live with you due to divorce or separation (see page 11)**

No. of other dependents on 6c

If more than 6 dependents, see Instructions on page 11.

d If your child didn't live with you but is claimed as your dependent under a pre-1985 agreement, check here ▶ ☐

e Total number of exemptions claimed . . . .

Add numbers entered on lines above ▶

Income

Attach Copy B of your Forms W-2, W-2G, and W-2P here.

If you do not have a W-2, see page 8.

Attach check or money order on top of any Forms W-2, W-2G, or W-2P.

7	Wages, salaries, tips, etc. *(attach Form(s) W-2)*	7	
8a	**Taxable** interest income *(also attach Schedule B if over $400)* .	8a	
b	**Tax-exempt** interest income (see page 13). DON'T include on line 8a 8b		
9	Dividend income *(also attach Schedule B if over $400)*	9	
10	Taxable refunds of state and local income taxes, if any, from worksheet on page 14	10	
11	Alimony received	11	
12	Business income or (loss) *(attach Schedule C)*	12	
13	Capital gain or (loss) *(attach Schedule D)*	13	
14	Capital gain distributions not reported on line 13 (see page 14)	14	
15	Other gains or (losses) *(attach Form 4797)*	15	
16a	Total IRA distributions . 16a ; 16b Taxable amount (see page 14)	16b	
17a	Total pensions and annuities 17a ; 17b Taxable amount (see page 14)	17b	
18	Rents, royalties, partnerships, estates, trusts, etc. *(attach Schedule E)*	18	
19	Farm income or (loss) *(attach Schedule F)*	19	
20	Unemployment compensation (insurance) (see page 16)	20	
21a	Social security benefits . 21a ; 21b Taxable amount (see page 16)	21b	
22	Other income (list type and amount—see page 16)	22	
23	Add the amounts shown in the far right column for lines 7 through 22. This is your **total income** ▶	23	

Adjustments to Income

(See Instructions on page 17.)

24a	Your IRA deduction, from applicable worksheet on page 17 or 18 .	24a	
b	Spouse's IRA deduction, from applicable worksheet on page 17 or 18 .	24b	
25	One-half of self-employment tax (see page 18)	25	
26	Self-employed health insurance deduction, from worksheet on page 18	26	
27	Keogh retirement plan and self-employed SEP deduction . .	27	
28	Penalty on early withdrawal of savings	28	
29	Alimony paid. Recipient's SSN ▶	29	
30	Add lines 24a through 29. These are your **total adjustments** . . . . . . ▶	30	

Adjusted Gross Income

31	Subtract line 30 from line 23. This is your **adjusted gross income.** *If this amount is less than $20,264 and a child lived with you, see page 23 to find out if you can claim the "Earned Income Credit" on line 57* . . . . . . ▶	31	

Tax Computation

If you want IRS to figure your tax, see Instructions on page 19

32 Amount from line 31 (adjusted gross income) 32

33a Check if ☐ **You** were 65 or older ☐ Blind; ☐ **Spouse** was 65 or older ☐ Blind.
Add the number of boxes checked above and enter the total here . . . . . . ▶ 33a ☐

b If your parent (or someone else) can claim you as a dependent, check here . . . ▶ 33b ☐

c If you are married filing a separate return and your spouse itemizes deductions, or you are a dual-status alien, see page 19 and check here . . . . ▶ 33c ☐

34 Enter the **larger** of
- Your **standard deduction** (from the chart (or worksheet) on page 20 that applies to you), **OR**
- Your **itemized deductions** (from Schedule A, line 27).
If you itemize, attach Schedule A and check here . . ▶ ☐
. . . 34

35 Subtract line 34 from line 32 35

36 Multiply $2,050 by the total number of exemptions claimed on line 6e 36

37 **Taxable income.** Subtract line 36 from line 35. (If line 36 is more than line 35, enter -0-.) . . 37

38 Enter tax. Check if from a ☐ Tax Table, b ☐ Tax Rate Schedules, or c ☐ Form 8615 (see page 21)
(If any is from Form(s) 8814, enter that amount here ▶ d ______) . . . 38

39 Additional taxes (see page 21). Check if from: a ☐ Form 4970 b ☐ Form 4972 . . . 39

40 Add lines 38 and 39 . . . . ▶ 40

Credits

(See Instructions on page 21.)

41 Credit for child and dependent care expenses *(attach Form 2441)* 41

42 Credit for the elderly or the disabled *(attach Schedule R)* . . . 42

43 Foreign tax credit *(attach Form 1116)* 43

44 General business credit. Check if from:
a ☐ Form 3800 or b ☐ Form (specify) ______ . 44

45 Credit for prior year minimum tax *(attach Form 8801)* 45

46 Add lines 41 through 45 46

47 Subtract line 46 from line 40. (If line 46 is more than line 40, enter -0-.) . . . . ▶ 47

Other Taxes

48 Self-employment tax *(attach Schedule SE)* 48

49 Alternative minimum tax *(attach Form 6251)* 49

50 Recapture taxes (see page 22). Check if from: a ☐ Form 4255 b ☐ Form 8611 . . . 50

51 Social security tax on tip income not reported to employer *(attach Form 4137)* 51

52 Tax on an IRA or a qualified retirement plan *(attach Form 5329)* 52

53 Advance earned income credit payments from Form W-2 53

54 Add lines 47 through 53. This is your **total tax** . . . . ▶ 54

Payments

Attach Forms W-2, W-2G, and W-2P to front

55 Federal income tax withheld **(if any is from Form(s) 1099, check** ▶ ☐) 55

56 1990 estimated tax payments and amount applied from 1989 return 56

57 **Earned income credit** (see page 23) 57

58 Amount paid with Form 4868 (extension request) 58

59 Excess social security tax and RRTA tax withheld (see page 24) 59

60 Credit for Federal tax on fuels *(attach Form 4136)* 60

61 Regulated investment company credit *(attach Form 2439)* . . 61

62 Add lines 55 through 61. These are your **total payments** . . . . ▶ 62

Refund or Amount You Owe

63 If line 62 is more than line 54, enter amount **OVERPAID** . . . . ▶ 63

64 Amount of line 63 to be **REFUNDED TO YOU** . . . . ▶ 64

65 Amount of line 63 to be **APPLIED TO YOUR 1991 ESTIMATED TAX** ▶ 65

66 If line 54 is more than line 62, enter **AMOUNT YOU OWE.** Attach check or money order for full amount payable to "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1990 Form 1040" on it. 66

67 Estimated tax penalty (see page 25) 67

Sign Here

Keep a copy of this return for your records

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

▶ Your signature	Date	Your occupation
▶ Spouse's signature (if joint return, BOTH must sign)	Date	Spouse's occupation

Paid Preparer's Use Only

Preparer's signature ▶	Date	Check if self-employed ☐	Preparer's social security no.
Firm's name (or yours if self-employed) and address ▶		E.I. No.	
		ZIP code	

SCHEDULES A&B
(Form 1040)

Department of the Treasury
Internal Revenue Service (1)

Schedule A—Itemized Deductions

(Schedule B is on back)

▶ Attach to Form 1040. ▶ See Instructions for Schedules A and B (Form 1040).

OMB No. 1545-0074

1990

Attachment Sequence No. **07**

Name(s) shown on Form 1040

Your social security number

Medical and Dental Expenses		**Caution:** *Do not include expenses reimbursed or paid by others.*		
	1	Medical and dental expenses. (See page 27 of the Instructions.)	1	
	2	Enter amount from Form 1040, line 32 . 2		
	3	Multiply the amount on line 2 by 7.5% (.075). Enter the result .	3	
	4	Subtract line 3 from line 1. Enter the result. If less than zero, enter -0- . . . . ▶		4
Taxes You Paid (See Instructions on page 27.)	5	State and local income taxes	5	
	6	Real estate taxes	6	
	7	Other taxes. (List—include personal property taxes.) ▶	7	
	8	Add the amounts on lines 5 through 7. Enter the total . . . . ▶		8
Interest You Paid (See Instructions on page 27.)	9a	Deductible home mortgage interest paid to financial institutions and reported to you on Form 1098. Report deductible points on line 10 . .	9a	
	b	Other deductible home mortgage interest. (If paid to an individual, show that person's name and address.) ▶	9b	
	10	Deductible points. (See Instructions for special rules.) . . .	10	
	11	Deductible investment interest (attach Form 4952 if required). (See page 28.)	11	
	12a	Personal interest you paid. (See page 28.) 12a		
	b	Multiply the amount on line 12a by 10% (.10). Enter the result .	12b	
	13	Add the amounts on lines 9a through 11, and 12b. Enter the total . . . . ▶		13
Gifts to Charity (See Instructions on page 29.)		**Caution:** *If you made a charitable contribution and received a benefit in return, see page 29 of the Instructions.*		
	14	Contributions by cash or check	14	
	15	Other than cash or check. (You **MUST** attach Form 8283 if over $500.)	15	
	16	Carryover from prior year	16	
	17	Add the amounts on lines 14 through 16. Enter the total . . . . ▶		17
Casualty and Theft Losses	18	Casualty or theft loss(es) (attach Form 4684). (See page 29 of the Instructions.) . ▶		18
Moving Expenses	19	Moving expenses (attach Form 3903 or 3903F). (See page 30 of the Instructions.). ▶		19
Job Expenses and Most Other Miscellaneous Deductions (See Instructions on page 30 for expenses to deduct here.)	20	Unreimbursed employee expenses—job travel, union dues, job education, etc. (You **MUST** attach Form 2106 if required. See Instructions.) ▶	20	
	21	Other expenses (investment, tax preparation, safe deposit box, etc.). List type and amount ▶	21	
	22	Add the amounts on lines 20 and 21. Enter the total	22	
	23	Enter amount from Form 1040, line 32. . 23		
	24	Multiply the amount on line 23 by 2% (.02). Enter the result. .	24	
	25	Subtract line 24 from line 22. Enter the result. If less than zero, enter -0- . . . . ▶		25
Other Miscellaneous Deductions	26	Other (from list on page 30 of Instructions). List type and amount ▶ ▶		26
Total Itemized Deductions	27	Add the amounts on lines 4, 8, 13, 17, 18, 19, 25, and 26. Enter the total here. Then enter on Form 1040, line 34, the **LARGER** of this total or your standard deduction from page 20 of the Instructions . . . . ▶		27

For Paperwork Reduction Act Notice, see Form 1040 Instructions.

Name(s) shown on Form 1040. (Do not enter name and social security number if shown on other side.)

Your social security number

Schedule B—Interest and Dividend Income

Attachment Sequence No. **08**

Part I Interest Income

(See Instructions on pages 13 and 30.)

If you received more than $400 in taxable interest income, or you are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989 (see page 31), you must complete Part I. List ALL interest received in Part I. If you received more than $400 in taxable interest income, you must also complete Part III. If you received, as a nominee, interest that actually belongs to another person, or you received or paid accrued interest on securities transferred between interest payment dates, see page 31.

Note: If you received a Form 1099-INT, Form 1099-OID, or substitute statement, from a brokerage firm, list the firm's name as the payer and enter the total interest shown on that form.

Interest Income		Amount
1 Interest income. (List name of payer—if any interest income is from seller-financed mortgages, see Instructions and list that interest first.) ▶	1	
2 Add the amounts on line 1. Enter the total	2	
3 Enter the excludable savings bond interest, if any, from Form 8815, line 14. Attach Form 8815 to Form 1040	3	
4 Subtract line 3 from line 2. Enter the result here and on Form 1040, line 8a ▶	4	

Part II Dividend Income

(See Instructions on pages 13 and 31.)

If you received more than $400 in gross dividends and/or other distributions on stock, you must complete Parts II and III. If you received, as a nominee, dividends that actually belong to another person, see page 31.

Note: If you received a Form 1099-DIV, or substitute statement, from a brokerage firm, list the firm's name as the payer and enter the total dividends shown on that form.

Dividend Income		Amount
5 Dividend income. (List name of payer—include on this line capital gain distributions, nontaxable distributions, etc.) ▶	5	
6 Add the amounts on line 5. Enter the total	6	
7 Capital gain distributions. Enter here and on Schedule D* 7		▨
8 Nontaxable distributions. (See the Inst. for Form 1040, line 9.) 8		▨
9 Add the amounts on lines 7 and 8. Enter the total	9	
10 Subtract line 9 from line 6. Enter the result here and on Form 1040, line 9 ▶	10	

**If you received capital gain distributions but do not need Schedule D to report any other gains or losses, see the Instructions for Form 1040, lines 13 and 14.*

Part III Foreign Accounts and Foreign Trusts

(See Instructions on page 31.)

If you received more than $400 of interest or dividends, OR if you had a foreign account or were a grantor of, or a transferor to, a foreign trust, you must answer both questions in Part III.	Yes	No
11a At any time during 1990, did you have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)? (See page 31 of the Instructions for exceptions and filing requirements for Form TD F 90-22.1.)		
b If "Yes," enter the name of the foreign country ▶	▨	▨
12 Were you the grantor of, or transferor to, a foreign trust that existed during 1990, whether or not you have any beneficial interest in it? If "Yes," you may have to file Form 3520, 3520-A, or 926		

For Paperwork Reduction Act Notice, see Form 1040 Instructions.

SCHEDULES A&B
(Form 1040)
Department of the Treasury
Internal Revenue Service (1)

Schedule A—Itemized Deductions

(Schedule B is on back)

▶ **Attach to Form 1040.** ▶ **See Instructions for Schedules A and B (Form 1040).**

OMB No. 1545-0074
1990
Attachment Sequence No. 07

Name(s) shown on Form 1040

Your social security number

Medical and Dental Expenses		**Caution:** *Do not include expenses reimbursed or paid by others.*		
	1	Medical and dental expenses. (See page 27 of the Instructions.)	1	
	2	Enter amount from Form 1040, line 32 . 2		
	3	Multiply the amount on line 2 by 7.5% (.075). Enter the result .	3	
	4	Subtract line 3 from line 1. Enter the result. If less than zero, enter -0- . . . . ▶		4
Taxes You Paid (See Instructions on page 27.)	5	State and local income taxes	5	
	6	Real estate taxes	6	
	7	Other taxes. (List—include personal property taxes.) ▶	7	
	8	Add the amounts on lines 5 through 7. Enter the total . . . . . ▶		8
Interest You Paid (See Instructions on page 27.)	9a	Deductible home mortgage interest paid to financial institutions and reported to you on Form 1098. Report deductible points on line 10 . .	9a	
	b	Other deductible home mortgage interest. (If paid to an individual, show that person's name and address.) ▶	9b	
	10	Deductible points. (See Instructions for special rules.) . . .	10	
	11	Deductible investment interest (attach Form 4952 if required). (See page 28.) .	11	
	12a	Personal interest you paid. (See page 28.) 12a		
	b	Multiply the amount on line 12a by 10% (.10). Enter the result .	12b	
	13	Add the amounts on lines 9a through 11, and 12b. Enter the total . . . . ▶		13
Gifts to Charity (See Instructions on page 29.)		**Caution:** *If you made a charitable contribution and received a benefit in return, see page 29 of the Instructions.*		
	14	Contributions by cash or check	14	
	15	Other than cash or check. (You **MUST** attach Form 8283 if over $500.)	15	
	16	Carryover from prior year	16	
	17	Add the amounts on lines 14 through 16. Enter the total . . . . ▶		17
Casualty and Theft Losses	18	Casualty or theft loss(es) (attach Form 4684). (See page 29 of the Instructions.) . ▶		18
Moving Expenses	19	Moving expenses (attach Form 3903 or 3903F). (See page 30 of the Instructions.). ▶		19
Job Expenses and Most Other Miscellaneous Deductions (See Instructions on page 30 for expenses to deduct here.)	20	Unreimbursed employee expenses—job travel, union dues, job education, etc. (You **MUST** attach Form 2106 if required. See Instructions.) ▶	20	
	21	Other expenses (investment, tax preparation, safe deposit box, etc.). List type and amount ▶	21	
	22	Add the amounts on lines 20 and 21. Enter the total	22	
	23	Enter amount from Form 1040, line 32. . 23		
	24	Multiply the amount on line 23 by 2% (.02). Enter the result. .	24	
	25	Subtract line 24 from line 22. Enter the result. If less than zero, enter -0- . . . . ▶		25
Other Miscellaneous Deductions	26	Other (from list on page 30 of Instructions). List type and amount ▶		26
Total Itemized Deductions	27	Add the amounts on lines 4, 8, 13, 17, 18, 19, 25, and 26. Enter the total here. Then enter on Form 1040, line 34, the **LARGER** of this total or your standard deduction from page 20 of the Instructions . . . . . ▶		27

For Paperwork Reduction Act Notice, see Form 1040 Instructions.

Name(s) shown on Form 1040. (Do not enter name and social security number if shown on other side.)	**Your social security number**

Schedule B—Interest and Dividend Income

Attachment Sequence No. **08**

Part I Interest Income

(See Instructions on pages 13 and 30.)

If you received more than $400 in taxable interest income, or you are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989 (see page 31), you must complete Part I. List ALL interest received in Part I. If you received more than $400 in taxable interest income, you must also complete Part III. If you received, as a nominee, interest that actually belongs to another person, or you received or paid accrued interest on securities transferred between interest payment dates, see page 31.

Note: If you received a Form 1099-INT, Form 1099-OID, or substitute statement, from a brokerage firm, list the firm's name as the payer and enter the total interest shown on that form.

Interest Income		Amount
1 Interest income. (List name of payer—if any interest income is from seller-financed mortgages, see Instructions and list that interest first.) ▶	1	
2 Add the amounts on line 1. Enter the total	2	
3 Enter the excludable savings bond interest, if any, from Form 8815, line 14. Attach Form 8815 to Form 1040	3	
4 Subtract line 3 from line 2. Enter the result here and on Form 1040, line 8a ▶	4	

Part II Dividend Income

(See Instructions on pages 13 and 31.)

If you received more than $400 in gross dividends and/or other distributions on stock, you must complete Parts II and III. If you received, as a nominee, dividends that actually belong to another person, see page 31.

Note: If you received a Form 1099-DIV, or substitute statement, from a brokerage firm, list the firm's name as the payer and enter the total dividends shown on that form.

Dividend Income				Amount
5 Dividend income. (List name of payer—include on this line capital gain distributions, nontaxable distributions, etc.) ▶			5	
6 Add the amounts on line 5. Enter the total			6	
7 Capital gain distributions. Enter here and on Schedule D*	7			▨
8 Nontaxable distributions. (See the Inst. for Form 1040, line 9.)	8			▨
9 Add the amounts on lines 7 and 8. Enter the total			9	
10 Subtract line 9 from line 6. Enter the result here and on Form 1040, line 9 ▶			10	

**If you received capital gain distributions but do not need Schedule D to report any other gains or losses, see the Instructions for Form 1040, lines 13 and 14.*

Part III Foreign Accounts and Foreign Trusts

(See Instructions on page 31.)

If you received more than $400 of interest or dividends, OR if you had a foreign account or were a grantor of, or a transferor to, a foreign trust, you must answer both questions in Part III.	**Yes**	**No**
11a At any time during 1990, did you have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)? (See page 31 of the Instructions for exceptions and filing requirements for Form TD F 90-22.1.)		
b If "Yes," enter the name of the foreign country ▶	▨	▨
12 Were you the grantor of, or transferor to, a foreign trust that existed during 1990, whether or not you have any beneficial interest in it? If "Yes," you may have to file Form 3520, 3520-A, or 926		

For Paperwork Reduction Act Notice, see Form 1040 Instructions.

Form **8606**

Department of the Treasury
Internal Revenue Service (1)

Nondeductible IRA Contributions, IRA Basis, and Nontaxable IRA Distributions

▶ **Please see Recordkeeping Requirements on the back.**
▶ **Attach to Form 1040, Form 1040A, or Form 1040NR.**

OMB No. 1545-1007

1990

Attachment
Sequence No. 47

Name (If married, file a separate Form 8606 for each spouse. See instructions.)

Your social security number

Fill In Your Address Only If You Are Filing This Form by Itself and Not with Your Tax Return

Home address (number and street, or P.O. box if mail is not delivered to your home)

Apt. no.

City, town or post office, state, and ZIP code

1	Enter the total value of **ALL** your IRAs as of 12/31/90. (See instructions.)	1		▨	
2	Enter your IRA contributions for 1990 that you choose to be nondeductible. Include those made during 1/1/91–4/15/91 that were for 1990. (See instructions.)			2	
3	Enter your total IRA basis for 1989 and prior years. (See instructions.)			3	
4	Add lines 2 and 3 and enter the total. If you did not receive any IRA distributions (withdrawals) in 1990, skip lines 5 through 13 and enter this amount on line 14			4	
5	Enter only those contributions included on line 2 that were made during 1/1/91–4/15/91. (This amount will be the same as line 2 if all of your nondeductible contributions for 1990 were made in 1991 by 4/15/91.) (See instructions.)			5	
6	Subtract line 5 from line 4 and enter the result			6	
7	Enter the amount from line 1 plus any outstanding rollovers. (See instructions.)	7		▨	
8	Enter the total IRA distributions received during 1990. Do not include amounts rolled over before 1/1/91. (See instructions.)	8		▨	
9	Add lines 7 and 8 and enter the total	9		▨	
10	Divide line 6 by line 9 and enter the result as a decimal (to at least two places)	10	.	▨	
11	Multiply line 8 by the decimal amount on line 10 and enter the result. This is the amount of your **nontaxable distributions for 1990**. (See instructions.) ▶			11	
12	Subtract line 11 from line 6 and enter the result. This is the **basis in your IRA(s) as of 12/31/90**			12	
13	Enter the amount, if any, from line 5			13	
14	Add lines 12 and 13. This is your **total IRA basis for 1990 and prior years** ▶			14	

Sign Here Only If You Are Filing This Form by Itself and Not with Your Tax Return

Under penalties of perjury, I declare that I have examined this form, including accompanying attachments, and to the best of my knowledge and belief, it is true, correct, and complete.

▶ Your signature ▶ Date

Paperwork Reduction Act Notice.—We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to give us this information. We need it to ensure that you are complying with these laws and to allow us to figure and collect the right amount of tax.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is:

Recordkeeping	26 minutes
Learning about the law or the form	7 minutes
Preparing the form	22 minutes
Copying, assembling, and sending the form to IRS	20 minutes

If you have comments concerning the accuracy of these time estimates or suggestions for making this form more simple, we would be happy to hear from you. You can write to both the **Internal Revenue Service**, Washington, DC 20224, Attention: IRS Reports Clearance Officer, T:FP; and the **Office of Management and Budget**, Paperwork Reduction Project (1545-1007), Washington, DC 20503. **DO NOT** send this form to either of these offices. Instead, see **When and Where to File,** below.

General Instructions

Purpose of Form.—You must use Form 8606 to report the amount of your IRA contributions that you choose to be nondeductible. You may wish to make nondeductible contributions, for example, if all or part of your contributions are not deductible because of the income limitations for IRAs. First, figure the amount of your deductible contributions using the Instructions for Form 1040 or Form 1040A, whichever apply to you. Report the deductible contributions on Form 1040, Form 1040A, or Form 1040NR. Then enter on line 2 of Form 8606 the amount you choose to be nondeductible.

The part of any distributions you receive attributable to nondeductible contributions will not be taxable. If you have at any time made nondeductible contributions, also use Form 8606 to figure the nontaxable part of any IRA distributions you received in 1990. Line 11 will show the amount that is not taxable.

Who Must File.—You must file Form 8606 for 1990 if **either** of the following applies:

- You made nondeductible contributions to your IRA for 1990, or
- You received IRA distributions in 1990 and you have at any time made nondeductible contributions to any of your IRA(s).

When and Where To File.—Attach Form 8606 to your 1990 Form 1040, Form 1040A, or Form 1040NR.

If you are required to complete Form 8606, but do not have to file an income tax return because you do not meet the requirements for filing a return, you still have to file a Form 8606 with the Internal Revenue Service at the time and place you would be required to file Form 1040, Form 1040A, or Form 1040NR.

Name and Social Security Number.—Enter your name and social security number on Form 8606. If you file a joint return on Form 1040 or Form 1040A, show the name and social security number of the spouse whose IRA information is shown.

Recordkeeping Requirements.— To verify the nontaxable part of distributions from your IRA, keep a copy of this form together with copies of the following forms and records until all distributions are made from your IRA(s):

- Forms 1040 (or Forms 1040A or Forms 1040NR) filed for each year you make a nondeductible contribution;
- Forms 5498 or similar statements received each year showing contributions you made;
- Forms 5498 or similar statements you received showing the value of your IRA(s) for each year you received a distribution; and
- Forms 1099-R and W-2P received for each year you received a distribution.

Additional Information.—For more information on nondeductible contributions, get **Pub. 590**, Individual Retirement Arrangements (IRAs).

Penalty for Not Filing Form 8606.—The law provides for a penalty if you make nondeductible IRA contributions and do not file Form 8606. You will have to pay a $50 penalty for each failure to file Form 8606, unless you can show that the failure to file was due to reasonable cause.

Penalty for Overstatement.—If you overstate your nondeductible contributions on this form for any tax year, you must pay a penalty of $100 for each overstatement, unless it was due to reasonable cause.

Amending Form 8606.—After you file your return, you may change, if you wish, a nondeductible contribution made on a prior year's return to a deductible contribution or vice versa. To do this, fill out a new Form 8606 showing the revised information and attach it to **Form 1040X,** Amended U.S. Individual Income Tax Return. Send both of these forms to the Internal Revenue Service Center shown in the Form 1040X instructions for your area.

Specific Instructions

Note: *If you made nondeductible contributions for 1990 and you also received an IRA distribution in 1990, you may have to make a special computation before filling out this form. Get Pub. 590 for details. If you have to make the special computation, Pub. 590 will tell you the lines on Form 8606 that you must fill out.*

Line 1.—Enter the total value of **ALL** your IRAs as of 12/31/90. You should receive a statement by January 31, 1991, for each IRA account showing the value on 12/31/90.

Line 2.— **If you used IRA Worksheet 2 in the Instructions for Form 1040 or Form 1040A,** enter on line 2 of Form 8606 any nondeductible contributions shown on line 10 of that worksheet in the Form 1040 Instructions or line 8 of that worksheet in the Form 1040A Instructions. If any nondeductible contributions were made to an IRA for your nonworking spouse, complete a separate Form 8606 for your spouse. Then enter on line 2 of your spouse's Form 8606 any nondeductible contributions for your nonworking spouse from the appropriate lines of IRA Worksheet 2.

You may also choose to treat any part of deductible contributions as nondeductible. To do this, include on line 2 of Form 8606 any deductible contributions that you are treating as nondeductible.

Note: *You cannot take a deduction for the amount on line 2.*

If none of your contributions are deductible, you may still choose to make a nondeductible contribution up to a maximum of $2,000 (but not more than your earned income). Enter the amount of your contributions that you are treating as nondeductible on line 2 of Form 8606.

If contributions were also made to an IRA for your nonworking spouse and none of the contributions are deductible, you may still make nondeductible contributions up to a maximum of $2,250 (but not more than your earned income). Enter on line 2 of your Form 8606 the total nondeductible contributions that you are making to your IRA. Enter the balance on line 2 of your nonworking spouse's Form 8606. You cannot contribute more than $2,000 to either your IRA or your spouse's IRA. Also, the total of the two amounts cannot be more than $2,250 and not more than your earned income.

If you used IRA Worksheet 1 in the Instructions for Form 1040 or Form 1040A, the amount shown on line 3 of that worksheet is the amount of your contributions that you may deduct. However, you may choose to make all or part of that amount nondeductible. Enter on line 2 of your Form 8606 the difference between the amount you are deducting and the amount shown on line 3 of IRA Worksheet 1.

If contributions were made to an IRA for your nonworking spouse, the amount shown on line 8 of IRA Worksheet 1 is the amount of the allowable deduction for your nonworking spouse's IRA. However, you can treat all or part of that amount as nondeductible. Enter on line 2 of your nonworking spouse's Form 8606 the difference between the amount that is deducted for your nonworking spouse and the amount on line 8 of IRA Worksheet 1.

Line 3.— Your total IRA basis for 1989 and prior years is the total of all your nondeductible IRA contributions for 1987, 1988, and 1989 that have been reduced by any nontaxable IRA distributions received in those years. If this is the first year you are required to file Form 8606, enter -0-. Otherwise, enter the amount from line 14 of your **1989** Form 8606. If you did not file a 1989 Form 8606, enter the total of the amounts from lines 7 and 16 of your **1988** Form 8606. Or, if you did not file a 1989 or 1988 Form 8606, enter the total of the amounts from lines 4 and 13 of your **1987** Form 8606.

Line 5.—If you made contributions both in 1990 and 1991 that are for 1990, you may choose to apply the contributions made in 1990 first to nondeductible contributions and then to deductible contributions, or vice versa. However, the amount on line 2 minus the amount on line 5 cannot be more than the IRA contributions you actually made in 1990.

Example. You made contributions of $1,000 in 1990, and $1,000 in 1991. $1,500 of your contributions are deductible and $500 are nondeductible. You choose $500 of your contribution in 1990 to be nondeductible. In this case, the $500 would be entered on line 2, but not on line 5, and would become part of your basis for 1990.

Line 6.—Although the 1990 IRA contributions you made during 1/1/91–4/15/91 (line 5) can be treated as nondeductible for purposes of line 2, they are not included in your basis for purposes of figuring the nontaxable part of any distributions you received in 1990. This is the reason you subtract the amount on line 5 from the amount on line 4.

Line 7.—Enter the amount from line 1 plus any outstanding rollovers. A **rollover** is a tax-free distribution from one IRA that is then contributed to another IRA. The rollover contribution must be made within 60 days of receiving the distribution from the first IRA. An **outstanding rollover** is any amount distributed to you from one IRA within 60 days of the end of 1990 (between November 2 and December 31) that you did not roll over to another IRA by 12/31/90, but that you roll over to another IRA in 1991 within the normal 60-day rollover period.

If you do not have any outstanding rollovers, line 7 will be the same as line 1.

Line 8.—Do not include on line 8 any distributions that were: (1) received in 1990 that you rolled over to another IRA by 12/31/90; (2) outstanding rollovers included on line 7; (3) contributions under Internal Revenue Code section 408(d)(4) that were returned to you on or before the due date of the return; or (4) excess contributions under Internal Revenue Code section 408(d)(5) that were returned to you after the due date of the return.

Line 11.—This is the amount of your nontaxable IRA distributions for 1990. Subtract this amount from your total distributions shown on line 8. The difference is your taxable distributions to be reported on Form 1040, line 16b, or Form 1040A, line 10b, whichever applies.

Line 12.—The basis in your IRA as of 12/31/90 is the total of your nondeductible IRA contributions made in 1990 and prior years that have been reduced by any nontaxable IRA distributions received in those years. Once you have basis in your IRA(s), part of each subsequent IRA distribution will be nontaxable until you run out of basis.

Line 14.—Your total IRA basis for 1990 and prior years includes your IRA basis as of 12/31/90 and any nondeductible IRA contributions for 1990 that you made in 1991 by 4/15/91. This amount will be used on Form 8606 in future years if you make nondeductible IRA contributions or receive distributions in future years.

Form **8606**

Department of the Treasury
Internal Revenue Service (1)

Nondeductible IRA Contributions, IRA Basis, and Nontaxable IRA Distributions

▶ **Please see Recordkeeping Requirements on the back.**
▶ **Attach to Form 1040, Form 1040A, or Form 1040NR.**

OMB No. 1545-1007

1990

Attachment
Sequence No. **47**

Name (If married, file a separate Form 8606 for each spouse. See instructions.)

Your social security number

Fill In Your Address Only If You Are Filing This Form by Itself and Not with Your Tax Return

Home address (number and street, or P.O. box if mail is not delivered to your home)

Apt. no.

City, town or post office, state, and ZIP code

1	Enter the total value of **ALL** your IRAs as of 12/31/90. (See instructions.)	1	
2	Enter your IRA contributions for 1990 that you choose to be nondeductible. Include those made during 1/1/91–4/15/91 that were for 1990. (See instructions.)	2	
3	Enter your total IRA basis for 1989 and prior years. (See instructions.)	3	
4	Add lines 2 and 3 and enter the total. If you did not receive any IRA distributions (withdrawals) in 1990, skip lines 5 through 13 and enter this amount on line 14	4	
5	Enter only those contributions included on line 2 that were made during 1/1/91–4/15/91. (This amount will be the same as line 2 if all of your nondeductible contributions for 1990 were made in 1991 by 4/15/91.) (See instructions.)	5	
6	Subtract line 5 from line 4 and enter the result	6	
7	Enter the amount from line 1 plus any outstanding rollovers. (See instructions.)	7	
8	Enter the total IRA distributions received during 1990. Do not include amounts rolled over before 1/1/91. (See instructions.)	8	
9	Add lines 7 and 8 and enter the total	9	
10	Divide line 6 by line 9 and enter the result as a decimal (to at least two places)	10	.
11	Multiply line 8 by the decimal amount on line 10 and enter the result. This is the amount of your **nontaxable distributions for 1990**. (See instructions.) ▶	11	
12	Subtract line 11 from line 6 and enter the result. This is the **basis in your IRA(s) as of 12/31/90**	12	
13	Enter the amount, if any, from line 5	13	
14	Add lines 12 and 13. This is your **total IRA basis for 1990 and prior years** ▶	14	

Sign Here Only If You Are Filing This Form by Itself and Not with Your Tax Return

Under penalties of perjury, I declare that I have examined this form, including accompanying attachments, and to the best of my knowledge and belief, it is true, correct, and complete.

▶ Your signature ▶ Date

Paperwork Reduction Act Notice.—We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to give us this information. We need it to ensure that you are complying with these laws and to allow us to figure and collect the right amount of tax.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is:

Recordkeeping	26 minutes
Learning about the law or the form	7 minutes
Preparing the form	22 minutes
Copying, assembling, and sending the form to IRS	20 minutes

If you have comments concerning the accuracy of these time estimates or suggestions for making this form more simple, we would be happy to hear from you. You can write to both the **Internal Revenue Service**, Washington, DC 20224, Attention: IRS Reports Clearance Officer, T:FP; and the **Office of Management and Budget**, Paperwork Reduction Project (1545-1007), Washington, DC 20503. **DO NOT** send this form to either of these offices. Instead, see **When and Where to File**, below.

General Instructions

Purpose of Form.—You must use Form 8606 to report the amount of your IRA contributions that you choose to be nondeductible. You may wish to make nondeductible contributions, for example, if all or part of your contributions are not deductible because of the income limitations for IRAs. First, figure the amount of your deductible contributions using the Instructions for Form 1040 or Form 1040A, whichever apply to you. Report the deductible contributions on Form 1040, Form 1040A, or Form 1040NR. Then enter on line 2 of Form 8606 the amount you choose to be nondeductible.

The part of any distributions you receive attributable to nondeductible contributions will not be taxable. If you have at any time made nondeductible contributions, also use Form 8606 to figure the nontaxable part of any IRA distributions you received in 1990. Line 11 will show the amount that is not taxable.

Who Must File.—You must file Form 8606 for 1990 if **either** of the following applies:

- You made nondeductible contributions to your IRA for 1990, or
- You received IRA distributions in 1990 and you have at any time made nondeductible contributions to any of your IRA(s).

When and Where To File.—Attach Form 8606 to your 1990 Form 1040, Form 1040A, or Form 1040NR.

If you are required to complete Form 8606, but do not have to file an income tax return because you do not meet the requirements for filing a return, you still have to file a Form 8606 with the Internal Revenue Service at the time and place you would be required to file Form 1040, Form 1040A, or Form 1040NR.

Name and Social Security Number.—Enter your name and social security number on Form 8606. If you file a joint return on Form 1040 or Form 1040A, show the name and social security number of the spouse whose IRA information is shown.

Recordkeeping Requirements.— To verify the nontaxable part of distributions from your IRA, keep a copy of this form together with copies of the following forms and records until all distributions are made from your IRA(s):

- Forms 1040 (or Forms 1040A or Forms 1040NR) filed for each year you make a nondeductible contribution;
- Forms 5498 or similar statements received each year showing contributions you made;
- Forms 5498 or similar statements you received showing the value of your IRA(s) for each year you received a distribution; and
- Forms 1099-R and W-2P received for each year you received a distribution.

Additional Information.—For more information on nondeductible contributions, get **Pub. 590**, Individual Retirement Arrangements (IRAs).

Penalty for Not Filing Form 8606.—The law provides for a penalty if you make nondeductible IRA contributions and do not file Form 8606. You will have to pay a $50 penalty for each failure to file Form 8606, unless you can show that the failure to file was due to reasonable cause.

Penalty for Overstatement.—If you overstate your nondeductible contributions on this form for any tax year, you must pay a penalty of $100 for each overstatement, unless it was due to reasonable cause.

Amending Form 8606.—After you file your return, you may change, if you wish, a nondeductible contribution made on a prior year's return to a deductible contribution or vice versa. To do this, fill out a new Form 8606 showing the revised information and attach it to **Form 1040X,** Amended U.S. Individual Income Tax Return. Send both of these forms to the Internal Revenue Service Center shown in the Form 1040X instructions for your area.

Specific Instructions

Note: *If you made nondeductible contributions for 1990 and you also received an IRA distribution in 1990, you may have to make a special computation before filling out this form. Get Pub. 590 for details. If you have to make the special computation, Pub. 590 will tell you the lines on Form 8606 that you must fill out.*

Line 1.—Enter the total value of **ALL** your IRAs as of 12/31/90. You should receive a statement by January 31, 1991, for each IRA account showing the value on 12/31/90.

Line 2.— **If you used IRA Worksheet 2 in the Instructions for Form 1040 or Form 1040A,** enter on line 2 of Form 8606 any nondeductible contributions shown on line 10 of that worksheet in the Form 1040 Instructions or line 8 of that worksheet in the Form 1040A Instructions. If any nondeductible contributions were made to an IRA for your nonworking spouse, complete a separate Form 8606 for your spouse. Then enter on line 2 of your spouse's Form 8606 any nondeductible contributions for your nonworking spouse from the appropriate lines of IRA Worksheet 2.

You may also choose to treat any part of deductible contributions as nondeductible. To do this, include on line 2 of Form 8606 any deductible contributions that you are treating as nondeductible.

Note: *You cannot take a deduction for the amount on line 2.*

If none of your contributions are deductible, you may still choose to make a nondeductible contribution up to a maximum of $2,000 (but not more than your earned income). Enter the amount of your contributions that you are treating as nondeductible on line 2 of Form 8606.

If contributions were also made to an IRA for your nonworking spouse and none of the contributions are deductible, you may still make nondeductible contributions up to a maximum of $2,250 (but not more than your earned income). Enter on line 2 of your Form 8606 the total nondeductible contributions that you are making to your IRA. Enter the balance on line 2 of your nonworking spouse's Form 8606. You cannot contribute more than $2,000 to either your IRA or your spouse's IRA. Also, the total of the two amounts cannot be more than $2,250 and not more than your earned income.

If you used IRA Worksheet 1 in the Instructions for Form 1040 or Form 1040A, the amount shown on line 3 of that worksheet is the amount of your contributions that you may deduct. However, you may choose to make all or part of that amount nondeductible. Enter on line 2 of your Form 8606 the difference between the amount you are deducting and the amount shown on line 3 of IRA Worksheet 1.

If contributions were made to an IRA for your nonworking spouse, the amount shown on line 8 of IRA Worksheet 1 is the amount of the allowable deduction for your nonworking spouse's IRA. However, you can treat all or part of that amount as nondeductible. Enter on line 2 of your nonworking spouse's Form 8606 the difference between the amount that is deducted for your nonworking spouse and the amount on line 8 of IRA Worksheet 1.

Line 3.— Your total IRA basis for 1989 and prior years is the total of all your nondeductible IRA contributions for 1987, 1988, and 1989 that have been reduced by any nontaxable IRA distributions received in those years. If this is the first year you are required to file Form 8606, enter -0-. Otherwise, enter the amount from line 14 of your **1989** Form 8606. If you did not file a 1989 Form 8606, enter the total of the amounts from lines 7 and 16 of your **1988** Form 8606. Or, if you did not file a 1989 or 1988 Form 8606, enter the total of the amounts from lines 4 and 13 of your **1987** Form 8606.

Line 5.—If you made contributions both in 1990 and 1991 that are for 1990, you may choose to apply the contributions made in 1990 first to nondeductible contributions and then to deductible contributions, or vice versa. However, the amount on line 2 minus the amount on line 5 cannot be more than the IRA contributions you actually made in 1990.

Example. You made contributions of $1,000 in 1990, and $1,000 in 1991. $1,500 of your contributions are deductible and $500 are nondeductible. You choose $500 of your contribution in 1990 to be nondeductible. In this case, the $500 would be entered on line 2, but not on line 5, and would become part of your basis for 1990.

Line 6.—Although the 1990 IRA contributions you made during 1/1/91–4/15/91 (line 5) can be treated as nondeductible for purposes of line 2, they are not included in your basis for purposes of figuring the nontaxable part of any distributions you received in 1990. This is the reason you subtract the amount on line 5 from the amount on line 4.

Line 7.—Enter the amount from line 1 plus any outstanding rollovers. A **rollover** is a tax-free distribution from one IRA that is then contributed to another IRA. The rollover contribution must be made within 60 days of receiving the distribution from the first IRA. An **outstanding rollover** is any amount distributed to you from one IRA within 60 days of the end of 1990 (between November 2 and December 31) that you did not roll over to another IRA by 12/31/90, but that you roll over to another IRA in 1991 within the normal 60-day rollover period.

If you do not have any outstanding rollovers, line 7 will be the same as line 1.

Line 8.—Do not include on line 8 any distributions that were: (1) received in 1990 that you rolled over to another IRA by 12/31/90; (2) outstanding rollovers included on line 7; (3) contributions under Internal Revenue Code section 408(d)(4) that were returned to you on or before the due date of the return; or (4) excess contributions under Internal Revenue Code section 408(d)(5) that were returned to you after the due date of the return.

Line 11.—This is the amount of your nontaxable IRA distributions for 1990. Subtract this amount from your total distributions shown on line 8. The difference is your taxable distributions to be reported on Form 1040, line 16b, or Form 1040A, line 10b, whichever applies.

Line 12.—The basis in your IRA as of 12/31/90 is the total of your nondeductible IRA contributions made in 1990 and prior years that have been reduced by any nontaxable IRA distributions received in those years. Once you have basis in your IRA(s), part of each subsequent IRA distribution will be nontaxable until you run out of basis.

Line 14.—Your total IRA basis for 1990 and prior years includes your IRA basis as of 12/31/90 and any nondeductible IRA contributions for 1990 that you made in 1991 by 4/15/91. This amount will be used on Form 8606 in future years if you make nondeductible IRA contributions or receive distributions in future years.

***Note:** If the amount you overpaid is large, you may be able to reduce the amount of income tax withheld from your pay. See **Income Tax Withholding and Estimated Tax Payments for 1991** on page 26.*

Injured Spouse Claim. If you file a joint return and your spouse has not paid certain obligations (such as child and spousal support payments and certain Federal debts such as student loans), all or part of the overpayment shown on line 63 may be used to pay the past due amount. But, your part of the overpayment may be refunded to you if **ALL THREE** of the following apply:

1. You are not obligated to pay the past due amount.

2. You received and reported income (such as wages, taxable interest, etc.) on the joint return.

3. You made and reported payments (such as Federal income tax withheld from your wages or estimated tax payments) on the joint return.

If **ALL THREE** of the above conditions apply and you want your part of the overpayment refunded to you, complete **Form 8379,** Injured Spouse Claim and Allocation, and attach it to Form 1040 when you file your return. Write "Injured Spouse" in the upper left corner of Form 1040.

***Note:** If you are filing an injured spouse claim to receive your part of a joint overpayment for a return you have already filed, use only Form 8379 to obtain your refund. Do **not** attach it to Form 1040.*

Line 65

Applied to 1991 Estimated Tax

Subtract line 64 from line 63. Enter the result on line 65. This is the amount that will be applied to your estimated tax for 1991. We will apply this amount to your account unless you request us to apply it to your spouse's account. The request should include your spouse's social security number.

Line 66

Amount You Owe (If line 54 is more than line 62)

Subtract line 62 from line 54 and enter the result on line 66. This is the amount you owe.

Attach your check or money order for the full amount when you file. If line 66 is under $1, you do not have to pay. **Do not** include any estimated tax payment in your check or money order. Mail any estimated tax payment in a separate envelope from the one you use to pay the tax due on Form 1040.

***Note:** If you owe tax for 1990, you may need to increase the amount of income tax withheld from your pay or make estimated tax payments for 1991. See **Income Tax Withholding and Estimated Tax Payments for 1991** on page 26.*

Line 67

Estimated Tax Penalty

If line 66 is at least $500 and it is more than 10% of the tax shown on your return, or you underpaid your 1990 estimated tax liability for any payment period, you may owe a penalty. Get **Form 2210** (**Form 2210F** for farmers and fishermen) to see if you owe a penalty and to figure the amount. If you want, IRS will figure the penalty for you and send you a bill. But see **Lowering Your Penalty.**

How To Avoid the Penalty. You will not owe the penalty or have to complete Form 2210 (or 2210F) if **either** of the following applies:

1. You had no tax liability for 1989, you were a U.S. citizen or resident for all of 1989, AND your 1989 tax return was for a tax year of 12 full months, or

2. The total of lines 55, 56, 59, and any write-in amount from Form 4469 on line 61 of your 1990 return is at least as much as your 1989 tax liability, AND your 1989 tax return was for a tax year of 12 full months. Your estimated tax payments for 1990 must have been made on time and for the required amount.

Figuring the Penalty. If you cannot avoid the penalty and you choose to figure it yourself on Form 2210 (or 2210F), enter the penalty amount on Form 1040, line 67. Do not attach Form 2210 to your return. Add the penalty amount to any tax due and enter the total on line 66. If you are due a refund, subtract the penalty amount from the overpayment you show on line 63.

If you leave line 67 blank, IRS will figure the penalty and send you a bill. We will not begin to charge you interest on the penalty until 10 days after the notice date.

Lowering Your Penalty. If any of the conditions below applies to you, you may be able to lower the amount of your penalty. But you must complete and attach Form 2210 (or 2210F) to your return to do so. On the dotted line next to line 67, you must indicate (as explained in the instructions for Form 2210 or 2210F) if any of the following conditions applies to you:

- You claim a waiver, or
- Your income varied during the year and you use the annualized income installment method to figure your required installment payments, or
- You had Federal income tax withheld from your wages and you treat it as being paid when it was actually withheld (instead of in four equal amounts).

For more details, see the instructions for Form 2210 (2210F).

Sign Your Return

Form 1040 is not considered a valid return unless you sign it. Your spouse must also sign if it is a joint return. Be sure to date your return and show your occupation in the space provided. If you have someone prepare your return for you, you are still responsible for the correctness of the return. If you are filing a joint return with your deceased spouse, see **Death of Taxpayer** on page 26.

Child's Return. If your child cannot sign his or her return, sign your child's name in the space provided. Then add "By (your signature), parent for minor child."

Paid Preparers Must Sign Your Return. Generally, anyone you pay to prepare your return must sign it. A preparer who signs your return must sign it by hand in the space provided (signature stamps or labels cannot be used) and give you a copy of the return for your records. Someone who prepares your return for you but does not charge you should not sign your return.

Avoid Common Mistakes

This checklist is to help you make sure your form is filled out correctly. Errors may delay your refund.

1. Are your name, address, and social security number correct on the label? If not, did you correct the label?

2. Did you enter your spouse's social security number in the space provided on page 1 of Form 1040 if you are married filing a joint return and didn't get a label, or you are married filing a separate return?

3. If a child lived with you and the amount on Form 1040, line 31, is under $20,264, did you answer the questions in the instructions for line 57 to see if you can take the earned income credit?

4. If your parent (or someone else) can claim you as a dependent on his or her return, did you check the box on line 33b?

5. If you took the standard deduction, did you enter it on line 34? Also, did you use the correct chart or worksheet on page 20?

6. If you (or your spouse if you checked the box on line 6b) were 65 or older or blind, did you complete line 33a?

7. Did you check your computations (additions, subtractions, etc.)?

8. Did you use the correct filing status and taxable income amount to find your tax in the Tax Table?

9. Did you attach your W-2 form(s) and any other forms? Did you assemble all forms and schedules in the proper order? See **Step 6** on page 8.

10. Did you sign and date Form 1040?

Section 5—General Information

Penalties and Interest

Interest. We will charge you interest on taxes not paid by their due date, even if an extension of time to file is granted. We will also charge you interest on penalties imposed for failure to file, negligence, fraud, substantial valuation overstatements, and substantial understatements of tax. Interest is charged on the penalty from the due date of the return (including extensions).

Late Filing of Return. If you do not file your return by the due date (including extensions), the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you do, attach it to your return. The penalty cannot usually be more than 25% of the tax due. If your return is more than 60 days late, the minimum penalty will be $100 or the amount of any tax you owe, whichever is smaller.

Late Payment of Tax. If you pay your taxes late, the penalty is usually ½ of 1% of the unpaid amount for each month or part of a month the tax is not paid. The penalty cannot be more than 25% of the unpaid amount. It applies to any unpaid tax on the return and to any additional tax shown on a bill not paid within 10 days of the date of the bill. This penalty is in addition to interest charges on late payments.

Note: *If you include interest or either of these penalties with your payment, identify and enter these amounts in the bottom margin of Form 1040, page 2. Do not include the interest or penalty amounts in* ***Amount You Owe*** *on line 66.*

Penalty for Frivolous Return. In addition to any other penalties, the law imposes a penalty of $500 for filing a frivolous return. A frivolous return is one that does not contain information needed to figure the correct tax or shows a substantially incorrect tax, because you take a frivolous position or desire to delay or interfere with the tax laws. This includes altering or striking out the preprinted language above the space where you sign.

Other Penalties. Other penalties can be imposed for negligence, substantial understatement of tax, and fraud. Criminal penalties may be imposed for willful failure to file, tax evasion, or making a false statement. Get **Pub. 17**, Your Federal Income Tax, for details on some of these penalties.

Income Tax Withholding and Estimated Tax Payments for 1991

If the amount you owe (line 66) or the amount you overpaid (line 63) is large, you may want to file a new **Form W-4,** Employee's Withholding Allowance Certificate, with your employer to change the amount of income tax to be withheld from your pay. If you go back to work after a period of unemployment, you may be able to reduce your withholding.

In general, you do not have to make estimated tax payments if you expect that your 1991 Form 1040 will show a tax refund or a tax balance due IRS of less than $500. If your total estimated tax (including any alternative minimum tax) for 1991 is $500 or more, get **Form 1040-ES,** Estimated Tax for Individuals. It has a worksheet you can use to see if you have to make estimated tax payments.

For more details, get **Pub. 505,** Tax Withholding and Estimated Tax.

Do Both the Name and Social Security Number on Your Tax Forms Agree With Your Social Security Card?

If not, your refund may be delayed or you may not receive credit for your social security earnings. If your Form W-2, Form 1099, or other tax document shows an incorrect social security number or name, notify your employer or the form-issuing agent as soon as possible to make sure your earnings are credited to your Social Security record. If the name or number on your social security card is incorrect, call the Social Security Administration toll free at 1-800-234-5772.

Gift To Reduce the Public Debt

You may make a gift to reduce the public debt. If you wish to do so, enclose a separate check with your income tax return. Make it payable to "Bureau of the Public Debt." You may be able to deduct this gift on your 1991 tax return if you itemize your deductions. Please do not add your gift to any tax you may owe. If you owe tax, include a separate check for that amount payable to "Internal Revenue Service."

Address Change

If you move, always notify in writing the Internal Revenue Service Center where you filed your last return, or the Chief, Taxpayer Service Division, in your local IRS district office. You can use **Form 8822,** Change of Address, to notify us of your new address. If you move after you file your return and you are expecting a refund, also notify the post office serving your old address. This will help to forward your check to your new address.

Corresponding With IRS

Be sure to include your social security number in any correspondence with IRS. If you do not include it, it may take us longer to reply.

How Long Should Records Be Kept?

Keep records of income, deductions, and credits shown on your return, as well as any worksheets used to figure them, until the statute of limitations runs out for that return. Usually this is 3 years from the date the return was due or filed, or 2 years from the date the tax was paid, whichever is later. Also keep copies of your filed tax returns as part of your records. You should keep some records longer. For example, keep property records (including those on your own home) as long as they are needed to figure the basis of the original or replacement property. For more details, get **Pub. 552,** Recordkeeping for Individuals.

Requesting a Copy of Your Tax Return

If you need a copy of your tax return, use **Form 4506,** Request for Copy of Tax Form. There is a charge of $4.25. If you need tax account information, contact your local IRS office. If you want a printed copy of your account, it will be mailed to you free of charge.

Substitute Tax Forms

You may not use your own version of a tax form unless it meets the requirements contained in **Pub. 1167** for acceptable privately designed and printed substitute tax forms. You can get Pub. 1167 by writing to the Forms Distribution Center for your state. See the next to the last page of this instruction booklet for the address.

Amended Return

If you find changes in your income, deductions, or credits after you mail your return, file **Form 1040X,** Amended U.S. Individual Income Tax Return, to change the return you already filed. If you filed a joint return, you may not, after the due date of that return, amend it to file as married filing a separate return. Generally, Form 1040X must be filed within 3 years after the date the original return was filed, or within 2 years after the date the tax was paid, whichever is later. A return filed early is considered filed on the date it was due.

If your return is changed for any reason (for example, as a result of an audit of your return by IRS), it may affect your state income tax return. Contact your state tax agency for more information.

Death of Taxpayer

If a taxpayer died before filing a return for 1990, the taxpayer's spouse or personal representative may have to file and sign a return for the person who died. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased person's property.

If the taxpayer did not have to file a return but had tax withheld, a return must be filed to get a refund.

The person who files the return should write **"DECEASED,"** the deceased's name, and the date of death across the top of the tax return.

If your spouse died in 1990 and you did not remarry in 1990, you can file a joint return. You can also file a joint return if your spouse died in 1991 before filing a 1990 return. A joint return should show your spouse's 1990 income before death and your income for all of 1990. Write "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, he or she must also sign.

Claiming a Refund for a Deceased Person. If you are a surviving spouse filing a joint return with the deceased, file only the tax return to claim the refund. If you are a court-appointed representative, file the return **AND** attach a copy of the certificate that shows your appointment. All other filers requesting the deceased taxpayer's refund should file the return and attach **Form 1310.**

For more details, see **Tele-Tax Information** in the index (topic no. 158) or get **Pub. 559,** Tax Information for Survivors, Executors, and Administrators.

Section 6—Instructions for Schedules to Form 1040

Instructions for Schedule A Itemized Deductions

Purpose

Some taxpayers should itemize their deductions because they will save money. See **Standard Deduction OR Itemized Deductions** on page 20.

If you itemize, you can deduct part of your medical and dental expenses and unreimbursed employee business expenses, and amounts you paid for certain taxes, interest, contributions, and certain miscellaneous expenses. You may also deduct certain moving expenses and casualty and theft losses.

Medical and Dental Expenses

Lines 1 through 4

Before you can figure your total deduction for medical and dental expenses, you must complete Form 1040 through line 32.

You may deduct only that part of your medical and dental expenses that is more than 7.5% of the amount on Form 1040, line 32.

Line 1. Enter the total of your medical and dental expenses, after you reduce these expenses by any payments received from insurance or other sources. Include amounts you paid for doctors, dentists, nurses, hospitals, prescription medicine and drugs, or for insulin. Also include the total amount you paid for insurance premiums for medical and dental care, amounts paid for transportation and lodging, and other expenses such as hearing aids, dentures, eyeglasses and contact lenses.

Caution: *If you were self-employed,* ***do not*** *include the amount of any health insurance you deducted on Form 1040, line 26.*

If your insurance company paid your doctor or dentist directly for part of your medical expenses, and you paid only the amount that remained, include in your medical expenses ONLY the amount that you paid.

If you received a reimbursement in 1990 of prior year medical or dental expenses, do not reduce your 1990 expenses by this amount. You must include the reimbursement in income on Form 1040, line 22, if you deducted the medical expenses in the earlier year and the deduction reduced your tax. **Pub. 502** tells you how to figure the amount to include in income.

When you figure your deduction, you may include medical and dental bills you paid for:

- Yourself.
- Your spouse.
- All dependents you claim on your return.
- Your child whom you do not claim as a dependent because of the rules explained on page 11 for **Children of Divorced or Separated Parents.**
- Any person that you could have claimed as a dependent on your return if that person had not received $2,050 or more of gross income or had not filed a joint return.

Example. You provided more than half of your mother's support but may not claim her as a dependent because she received $2,050 of wages during 1990. If part of your support was the payment of her medical bills, you may include that part in your medical expenses.

Examples of Medical and Dental Payments You MAY Deduct

To the extent you were not reimbursed, you may deduct what you paid for:

- Prescription medicines and drugs, or insulin.
- Medical doctors, dentists, eye doctors, chiropractors, osteopaths, podiatrists, psychiatrists, psychologists, physical therapists, acupuncturists, and psychoanalysts (medical care only).
- Medical examinations, X-ray and laboratory services, insulin treatment, and whirlpool baths your doctor ordered.
- Nursing help. If you pay someone to do both nursing and housework, you may deduct only the cost of the nursing help.
- Hospital care (including meals and lodging), clinic costs, and lab fees.
- Medical treatment at a center for drug addicts or alcoholics.
- Medical aids such as hearing aid batteries, braces, crutches, wheelchairs, guide dogs and the cost of maintaining them.
- Lodging expenses (but not meals) paid while away from home to receive medical care in a hospital or a medical care facility that is related to a hospital. **Do not** include more than $50 a night for each eligible person.
- Ambulance service and other travel costs to get medical care. If you used your own car, you may claim what you spent for gas and oil to go to and from the place you received the care; or you may claim 9 cents a mile. Add parking and tolls to the amount you claim under either method.

Examples of Medical and Dental Payments You MAY NOT Deduct

- The basic cost of Medicare insurance (Medicare A).

Note: *If you were 65 or older but not entitled to social security benefits, you may deduct premiums you voluntarily paid for Medicare A coverage.*

- Life insurance or income protection policies.
- The 1.45% Medicare (hospital insurance benefits) tax withheld from your pay as part of the social security tax or the Medicare tax paid as part of social security self-employment tax.
- Nursing care for a healthy baby. (You may qualify for the child and dependent care credit; get **Form 2441.**)
- Illegal operations or drugs.
- Nonprescription medicines or drugs.
- Travel your doctor told you to take for rest or change.
- Funeral, burial, or cremation costs.

Pub. 502 has a discussion of expenses that may and may not be deducted. It also explains when you may deduct capital expenditures and special care for handicapped persons.

Taxes You Paid

Lines 5 through 8

Taxes You MAY Deduct

Line 5—State and Local Income Taxes. Include on this line state and local income taxes that were withheld from your salary and any estimated payments made in 1990, including payments for a prior year. Also include any part of a prior year refund of state or local income taxes that you chose to have credited to your 1990 estimated state or local income taxes. **Do not** reduce your deduction by either of the following:

- Any state and local income tax refund (or credit) you expect to receive for 1990, or
- Any refund of (or credit for) prior year state and local income taxes you actually received in 1990 (see the instructions for Form 1040, line 10).

Line 6—Real Estate Taxes. Include taxes that you paid on property you own that was not used for business. **Pub. 530** explains the deductions homeowners may take.

If your mortgage payments include your real estate taxes, do not take a deduction for those taxes until the year the mortgage company actually pays them to the taxing authority.

Line 7—Other Taxes. If you had any deductible tax not listed on Schedule A, line 5 or 6 (such as personal property tax, generation-skipping transfer tax on income distributions, or foreign income tax), list the tax and the amount of tax. Enter one total in the total amount column on line 7.

Personal property tax must be based on value alone. For example, if part of the fee you paid for the registration of your car was based on the car's value and part was based on its weight, you may deduct only the part based on the car's value.

If you paid tax to a foreign country or U.S. possession, you may want to take it as a credit instead of a deduction. Get **Pub. 514** for details.

Taxes You MAY NOT Deduct

- Federal income and excise taxes.
- Social security and railroad retirement (RRTA) taxes.
- Customs duties.
- Federal estate and gift taxes. (However, see **Expenses NOT Subject to the 2% Limit** on page 30.)
- Certain state and local taxes, including: general sales tax, tax on gasoline, car inspection fees, assessments for sidewalks or other improvements to your property, tax you paid for someone else, and license fees (marriage, driver's, dog, etc.).

Interest You Paid

Lines 9a through 13

Include interest you paid on nonbusiness items only. Whether your interest expense is treated as investment interest, personal interest, or business interest depends on how and when you used the loan proceeds. Get **Pub. 545**, Interest Expense, for details.

In general, if you paid interest in 1990 that includes amounts that apply to any period after 1990, you may deduct only the amount that applies for 1990.

Note: *If you have a loan agreement that in any way refers to the "Rule of 78's," see Pub. 545.*

Interest You MAY Deduct

Lines 9a and 9b—Home Mortgage Interest. In most cases, you will be able to deduct all of your home mortgage interest. The following rules apply to any loans secured by your main home, including first and second mortgages, home equity loans, and refinanced mortgages. Whether your home mortgage interest is deductible depends on the date you took out the mortgage, the amount of the mortgage, and your use of its proceeds.

If ALL of your mortgages fit into one or more of categories **a**, **b**, and **c** below, you can deduct all of the interest on those mortgages and report it on Schedule A, line 9a or 9b, whichever applies. If one or more of your mortgages does not fit into any of the categories below, get **Pub. 936**, Limits on Home Mortgage Interest Deduction, to figure the amount of interest you can deduct.

a. Mortgages you took out on your main home ON or BEFORE October 13, 1987. These mortgages also include line-of-credit mortgages you had on October 13, 1987, and mortgages you had on October 13, 1987, that you refinanced after that date. But see **Special Rules** below if you refinanced or borrowed additional amounts on a line-of-credit mortgage after October 13, 1987.

b. Mortgages you took out on your main home AFTER October 13, 1987, to buy, build, or improve your home, but only if these mortgages plus any mortgages in **a** above totaled $1 million or less throughout 1990. The limit is $500,000 or less if married filing separately.

c. Mortgages you took out AFTER October 13, 1987, on your main home, OTHER THAN to buy, build, or improve your home, but only if these mortgages totaled $100,000 or less throughout 1990. The limit is $50,000 or less if married filing separately. An example is a home equity loan you used to pay off credit card bills, to buy a car, or to pay tuition costs.

Special Rules

Refinanced Mortgages.—If you had a mortgage on your home on October 13, 1987, and refinanced it after that date for no more than the balance of the old mortgage, all of the new mortgage is treated as a mortgage described in **a** above. But, if you refinanced it for more than the balance of the old mortgage, only the part of the new mortgage equal to the amount you owed on the old mortgage at the time you refinanced it is treated as a mortgage described in **a**. The part of the new mortgage that is more than the balance of the old mortgage is a mortgage described in **b** or **c** (or **b** and **c** if a **mixed-use mortgage**—see below).

Line-of-Credit Mortgages.—If you had a line-of-credit mortgage on your home on October 13, 1987, and you borrowed additional amounts on this line of credit after that date, the additional amounts borrowed are treated as a mortgage taken out after October 13, 1987, and are subject to the rules under **b** or **c** (or **b** and **c** if a **mixed-use mortgage**—see below).

Mixed-Use Mortgages.—If you took out a new mortgage after October 13, 1987 (including refinancing for more than what you owed or borrowing additional amounts on a line-of-credit mortgage you had on October 13, 1987), for purposes described in both **b** and **c** above, you have a mixed-use mortgage. The mortgage proceeds used to buy, build, or improve the home fit into category **b** and the rest of the proceeds fit into category **c**.

Note: *Additional limits apply if the total amount of all mortgages exceeds the fair market value of the home. See Pub. 936.*

What Is a Home?—A home may be a house, condominium, cooperative, mobile home, boat, or similar property. It must provide basic living accommodations, including sleeping space and toilet and cooking facilities.

More Than One Home.—If you had a main home and a second home, the dollar limits explained in **b** and **c** above apply to the total mortgages on both homes. See Pub. 936 for more information.

Line 9a. Enter on line 9a deductible mortgage interest you paid directly, or indirectly, to financial institutions for which you received a **Form 1098**, Mortgage Interest Statement. (If you did not receive a Form 1098, enter the interest on line 9b.)

If you paid $600 or more of mortgage interest, the recipient will generally send you a Form 1098, or similar statement, by January 31, 1991, showing the total interest received from you during 1990. Any points you paid will not be shown.

If you paid more interest to financial institutions than is shown on Form 1098, get Pub. 545 to see if you can deduct the additional interest. If you can, attach a statement explaining the difference and write "See attached" next to line 9a.

Note: *If you qualify for the Mortgage Interest Credit (see instructions for Form 1040, line 46), subtract the amount shown on line 3 of Form 8396 from the total deductible interest you paid on your home mortgage and enter the result on line 9a.*

Line 9b. If the recipient was not a financial institution or you did not receive a Form 1098 from the recipient, report your deductible mortgage interest on line 9b.

If you and at least one other person (other than your spouse if you file a joint return) were liable for and paid interest on the mortgage, and the other person received the Form 1098, attach a statement to your return showing the name and address of that person. Next to line 9b, write "See attached."

Line 10—Points. Generally, points (including loan origination fees) charged **only** for the use of money are deductible over the life of your mortgage.

Exception. Points may be deducted in the year paid if the loan was used to **buy or improve your main home,** the loan was secured by that home, the points were paid with funds other than those obtained from the lender, it is customary to charge points in the area where the loan was made, and the points paid did not exceed the points usually charged in that area. This generally does not apply to points paid to refinance your mortgage. For more details, get **Pub. 545.**

Line 11—Investment Interest. Investment interest is interest paid on money you borrowed that is allocable to property held for investment. It does not include any interest allocable to a passive activity.

Complete and attach **Form 4952,** Investment Interest Expense Deduction, to figure your deduction.

Exception. You do not have to file Form 4952 if **ALL** of the following apply:

- Your only investment income was from interest or dividends,
- You have no other deductible expenses connected with the production of the interest or dividends,
- Your investment interest expense is not more than your investment income,
- You have no carryovers of investment interest expense from 1989, and
- You have no passive activity losses.

For more details, get **Pub. 550,** Investment Income and Expenses.

Lines 12a and 12b—Personal Interest. For 1990, you can deduct only 10% of personal interest (such as interest paid on car loans and credit cards). Include on line 12a interest you paid on:

- Bank and other general purpose credit cards. Include the finance charge paid as interest if no part of it was for service charges, membership fees, loan fees, credit investigation fees, etc.
- Revolving charge accounts. Include finance charges if they were based on your monthly unpaid balances.
- Your personal note for money you borrowed from a bank, a credit union, or another person.
- Loans on life insurance if you paid the interest in cash and report on the cash basis.
- Installment loans on personal property, such as cars (including a business car used in your capacity as an employee) and appliances.
- Taxes you paid late. Show only the interest; do not include any amount that is considered a penalty. If the tax is deductible, show it under **Taxes You Paid** (lines 5 through 8 of this schedule).

Note: ***Special rules apply to interest expense imputed on below-market loans. Get Pub. 545.***

Interest You MAY NOT Deduct

Do not include interest paid on your debts by others, such as mortgage interest subsidy payments made by a government agency. Also do not include the interest you paid for:

- Certain loans against your interest in a 401(k) plan or a tax-sheltered annuity plan that were made, renewed, renegotiated, modified, or extended after 1986. (Get **Pub. 575,** Pension and Annuity Income (Including Simplified General Rule), for details.)

- Tax-exempt income. This includes interest on money you borrowed to buy or carry wholly tax-exempt securities. This also includes interest paid to purchase or carry obligations or shares, or to make deposits or other investments, to the extent any interest income received from the investment is tax exempt.
- A loan on life insurance if the interest is added to the loan and you report on the cash basis.
- A debt to buy a single-premium life insurance or endowment contract.
- Any kind of business transaction. (Use Schedule C, E, or F of Form 1040 to deduct business interest expenses.)

Get Pub. 545 for more details.

Gifts to Charity
Lines 14 through 17

You may deduct contributions or gifts you gave to organizations that are religious, charitable, educational, scientific, or literary in purpose. You may also deduct what you gave to organizations that work to prevent cruelty to children or animals. Examples of these organizations are:

- Churches, temples, synagogues, Salvation Army, Red Cross, CARE, Goodwill Industries, United Way, Boy Scouts, Girl Scouts, Boys and Girls Clubs of America, etc.
- Fraternal orders, if the gifts will be used for the purposes listed above.
- Veterans' and certain cultural groups.
- Nonprofit schools, hospitals, and organizations whose purpose is to find a cure for, or help people who have, arthritis, asthma, birth defects, cancer, cerebral palsy, cystic fibrosis, diabetes, heart disease, hemophilia, mental illness or retardation, multiple sclerosis, muscular dystrophy, tuberculosis, etc.
- Federal, state, and local governments if the gifts are solely for public purposes.

Caution: *If you contributed to a charitable organization and also received a benefit from it, you may deduct only the amount that is more than the value of the benefit you received. For more information, get* ***Pub. 526****, Charitable Contributions.*

If you do not know whether you may deduct what you gave to an organization, check with that organization or with IRS.

Contributions You MAY Deduct

Contributions may be in cash (keep canceled checks, receipts, or other reliable written records showing the name of the organization and the date and amount given), property, or out-of-pocket expenses you paid to do volunteer work for the kinds of organizations described above. If you drove to and from the volunteer work, you may take 12 cents a mile or the actual cost of gas and oil. Add parking and tolls to the amount you claim under either method. (But don't deduct any amounts that were repaid to you.)

Limit on the amount you may deduct

Get Pub. 526 to figure the amount of your deduction if any of the following applies:

- Your cash contributions or contributions of ordinary income property are more than 30% of Form 1040, line 32,
- Your gifts of capital gain property to certain organizations are more than 20% of Form 1040, line 32, or
- You gave gifts of property that increased in value or gave gifts of the use of property.

You MAY NOT Deduct As Contributions

- Travel expenses (including meals and lodging) while away from home unless there was no significant element of personal pleasure, recreation, or vacation in the travel.
- Political contributions.
- Dues, fees, or bills paid to country clubs, lodges, fraternal orders, or similar groups.
- Value of any benefit, such as food, entertainment, or merchandise, that you received in connection with a contribution to a charitable organization.

Example. You paid $100 to a charitable organization to attend a fund-raising dinner. To figure the amount of your deductible charitable contribution, subtract the value of the dinner from the total amount you paid. If the value of the dinner was $40, your deductible contribution is $60.

- Cost of raffle, bingo, or lottery tickets.
- Cost of tuition.
- Value of your time or services.
- Value of blood given to a blood bank.
- The transfer of a future interest in tangible personal property (generally, until the entire interest has been transferred).
- Gifts to:
  - **a.** Individuals.
  - **b.** Foreign organizations.
  - **c.** Groups that are run for personal profit.
  - **d.** Groups whose purpose is to lobby for changes in the laws.
  - **e.** Civic leagues, social and sports clubs, labor unions, and chambers of commerce.

Recordkeeping. If you gave property, you should keep a receipt or written statement from the organization you gave the property to, or a reliable written record, that shows the organization's name and address, the date and location of the gift, and a description of the property. For each gift of property, you should also keep reliable written records that include:

a. How you figured the property's value at the time you gave it. (If the value was determined by an appraisal, you should also keep a signed copy of the appraisal.)

b. The cost or other basis of the property if you must reduce it by any ordinary income or capital gain that would have resulted if the property had been sold at its fair market value.

c. How you figured your deduction if you chose to reduce your deduction for gifts of capital gain property.

d. Any conditions attached to the gift.

Note: *If your total deduction for gifts of property is over $500, or if you gave less than your entire interest in the property, or you made a "qualified conservation contribution" under section 170(h), your records should contain additional information. Get Pub. 526 for details.*

Line 14. Enter the total contributions you made in cash or by check (including out-of-pocket expenses).

Line 15. Enter your contributions of property. If you gave used items, such as clothing or furniture, deduct their fair market value at the time you gave them. Fair market value is what a willing buyer would pay a willing seller when neither has to buy or sell and both are aware of the conditions of the sale. If the amount of your deduction is more than $500, you must complete and attach **Form 8283,** Noncash Charitable Contributions. If your total deduction is over $5,000, you may also have to get appraisals of the values of the donated property. For this purpose, the "amount of your deduction" means your deduction BEFORE applying any income limitations that could result in a carryover of contributions. See Form 8283 and its instructions for details.

Line 16. Enter on line 16 any carryover of contributions that you were not able to deduct in an earlier year because they exceeded your adjusted gross income limit. See Pub. 526 for details on how to figure a carryover.

Casualty and Theft Losses
Line 18

Use line 18 to report casualty or theft losses of property that is not trade or business, income-producing, or rent or royalty property. Complete and attach **Form 4684,** Casualties and Thefts, to figure your loss. Enter on line 18 of Schedule A the amount of loss from Form 4684.

Losses You MAY Deduct

You may be able to deduct all or part of each loss caused by theft, vandalism, fire, storm, and car, boat, and other accidents or similar causes. You may also be able to deduct money you had in a financial institution but lost because of the insolvency or bankruptcy of the institution.

You may deduct nonbusiness casualty or theft losses only to the extent that—

a. the amount of **EACH** separate casualty or theft loss is more than $100, and

b. the total amount of **ALL** losses during the year is more than 10% of your adjusted gross income on Form 1040, line 32.

Special rules apply if you had both gains and losses from nonbusiness casualties or thefts. Get Form 4684 for details.

Losses You MAY NOT Deduct

- Money or property misplaced or lost.
- Breakage of china, glassware, furniture, and similar items under normal conditions.
- Progressive damage to property (buildings, clothes, trees, etc.) caused by termites, moths, other insects, or disease.

Use line 21 of Schedule A to deduct the costs of proving that you had a property loss. (Examples of these costs are appraisal fees and photographs used to establish the amount of your loss.)

For more details, get **Pub. 547**, Nonbusiness Disasters, Casualties, and Thefts. It also gives information about Federal disaster area losses.

Moving Expenses
Line 19

Employees and self-employed persons (including partners) can deduct certain moving expenses.

You can take this deduction if you moved in connection with your job or business and your new workplace is at least 35 miles farther from your old home than your old home was from your old workplace. If you had no former workplace, your new workplace must be at least 35 miles from your old home. If you meet these requirements, see **Tele-Tax Information** in the index (topic no. 304) or **Pub. 521**, Moving Expenses. Complete and attach **Form 3903** to figure the amount of moving expenses to enter on line 19. If you began work at a new workplace outside the United States or its possessions, get **Form 3903F**, Foreign Moving Expenses.

Miscellaneous Deductions
Lines 20 through 26

Most miscellaneous deductions cannot be deducted in full. You must subtract 2% of your adjusted gross income from the total. You figure the 2% limit on line 24.

Generally, the 2% limit applies to job expenses you paid for which you were not reimbursed (line 20). The limit also applies to certain expenses you paid to produce or collect taxable income (line 21). See the instructions for lines 20 and 21 for examples of expenses to claim on these lines.

The 2% limit does not apply to certain other miscellaneous expenses that you may deduct. These expenses can be deducted in full on line 26. The line 26 instructions describe these expenses. Included are deductible gambling losses (to the extent of winnings) and certain job expenses of disabled employees. Get **Pub. 529**, Miscellaneous Deductions, for more information.

Expenses Subject to the 2% Limit (Lines 20 and 21)

Line 20. Use this line to report job expenses you paid for which you were not reimbursed. In some cases you MUST first fill out **Form 2106,** Employee Business Expenses. Fill out Form 2106 for all your job expenses if:

- You claim any travel, transportation, meal, or entertainment expenses for your job; OR
- Your employer paid you for any of your job expenses reportable on line 20.

If either of the above applies, enter the amount from line 11 of Form 2106 on line 20 of Schedule A.

If you don't have to fill out Form 2106, just list the type and amount of your expenses on the dotted line for line 20. If you need more space, attach a statement showing the type and amount of the expense. Enter one total in the amount space for line 20.

Examples of expenses to include on line 20 are:

- Travel, transportation, meal, or entertainment expenses. (***Note:*** *If you have any of these expenses, you must use Form 2106 for all of your job expenses).*
- Union dues.
- Safety equipment, small tools, and supplies you needed for your job.
- Uniforms your employer said you must have, and which you may not usually wear away from work.
- Protective clothing required in your work, such as hard hats, safety shoes, and glasses.
- Physical examinations your employer said you must have.
- Dues to professional organizations and chambers of commerce.
- Subscriptions to professional journals.
- Fees to employment agencies and other costs to look for a new job in your present occupation, even if you do not get a new job.
- Business use of part of your home but only if you use that part exclusively and on a regular basis in your work and for the convenience of your employer. For details, including limits that apply, see **Tele-Tax Information** in the index (topic no. 309) or **Pub. 587,** Business Use of Your Home.
- Educational expenses you paid that were required by your employer, or by law or regulations, to keep your salary or job. In general, you may also include the cost of keeping or improving skills you must have in your job. For more details, see **Tele-Tax Information** in the index (topic no. 313) or **Pub. 508,** Educational Expenses. Some educational expenses are not deductible. See **Expenses You MAY NOT Deduct.**
- Deduction for repayment of amounts under a claim of right if $3,000 or less.

Line 21. Use this line for amounts you paid to produce or collect taxable income, manage or protect property held for earning income, and for tax preparation fees. List the type and amount of each expense on the dotted lines for line 21. If you need more space, attach a statement showing the type and amount of each expense. Enter one total in the amount space for line 21. Examples of these expenses are:

- Tax return preparation fee.
- Safe deposit box rental.
- Certain legal and accounting fees.
- Clerical help and office rent.
- Custodial (e.g., trust account) fees.
- Your share of the investment expenses of a regulated investment company.
- Certain losses on nonfederally insured deposits in an insolvent or bankrupt financial institution. For more information (including limits on the amount you can deduct), see Pub. 529.

Expenses NOT Subject to the 2% Limit (Line 26)

Use this line to report miscellaneous deductions that are NOT subject to the 2% AGI limit. Only the expenses listed below can be deducted on line 26:

- Gambling losses to the extent of gambling winnings. Report gambling winnings on Form 1040, line 22.
- Federal estate tax on income in respect of a decedent.
- Amortizable bond premium on bonds acquired before October 23, 1986.
- Deduction for repayment of amounts under a claim of right if more than $3,000. See Pub. 525.
- Unrecovered investment in a pension.
- Impairment-related work expenses of a disabled person.

List the type and amount of each expense. Enter one total in the amount space for line 26. For more information on these expenses, see Pub. 529.

Expenses You MAY NOT Deduct

Some expenses are not deductible at all. Examples are:

- Political contributions.
- Personal legal expenses.
- Lost or misplaced cash or property (but see **Casualty and Theft Losses** on page 29).
- Expenses for meals during regular or extra work hours.
- The cost of entertaining friends.
- Expenses of going to or from your regular workplace.
- Education that you need to meet minimum requirements for your job or that will qualify you for a new occupation.
- Expenses of:

  a. Travel as a form of education.

  b. Attending a seminar, convention, or similar meeting unless it is related to your employment.

  c. Adopting a child, including a child with special needs.
- Fines and penalties.
- Expenses of producing tax-exempt income.

Instructions for
Schedule B
Interest and Dividend Income

Purpose

Use Schedule B if you are filing Form 1040 and any of the following applies:

- You had over $400 in taxable interest,
- You are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989,
- You had more than $400 in dividends,
- You had a foreign account, or
- You were a grantor of, or transferor to, a foreign trust.

Part III of the schedule asks you to answer questions about foreign accounts and trusts.

Part I
Interest Income
Lines 1 through 4

To see what interest income you must report, read the instructions for Form 1040, line 8a, on page 13.

The payer should send you a **Form 1099-INT** or **Form 1099-OID,** if applicable, showing interest you must report. A copy of the form is also sent to IRS. If the total taxable interest from all payers is over $400 or you are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989, fill in Part I. Also fill in Part III if the total taxable interest is over $400.

Line 1. Report on line 1 **ALL** taxable interest that you received or that was credited to your account so you could withdraw it. List each payer's name and show the amount. If you received interest income from an individual based on a take-back mortgage or other form of seller-financing that resulted from the sale of your home or other property, list this interest first. Be sure to show the payer's name.

Nominees. If you received interest as a nominee (that is, in your name, but the interest actually belongs to someone else), include on line 1 the nominee interest shown on Form 1099-INT. Also, several lines above line 2, put a subtotal of all interest income listed on line 1. Below this subtotal, write "Nominee Distribution" and show the total interest you received as a nominee. Then, subtract this amount from the subtotal and enter the result on line 2.

***Note:** If you received interest as a nominee, you must give the actual owner a **Form 1099-INT**, unless the owner is your spouse.*

Accrued Interest. When you buy bonds between interest payment dates and pay accrued interest to the seller, this interest is taxable to the seller. If you received a Form 1099 for interest as a purchaser of a bond with accrued interest, follow the rules above under **Nominees** to see how to report the accrued interest on Schedule B. But identify the amount to be subtracted as "Accrued Interest."

Tax-Exempt Interest. You should not have received a **Form 1099-INT** for tax-exempt interest. But, if you did, report the interest on line 1. Also, several lines above line 2, put a subtotal of all interest listed on line 1. Below this subtotal, write "Tax-Exempt Interest" and show the amount. Then, subtract this amount from the subtotal and enter the result on line 2. Be sure to also include this tax-exempt interest on Form 1040, line 8b.

Original Issue Discount (OID). If you are reporting OID in an amount less than the amount shown on Form 1099-OID, follow the rules above for **Nominees** or **Accrued Interest,** whichever applies, to see how to report the OID on Schedule B. But identify the amount to be subtracted as "OID Adjustment."

Amortizable Bond Premium. If you are reducing your interest income on a bond by the amount of amortizable bond premium, report the total interest on the bond on line 1. Also, several lines above line 2, put a subtotal of all interest listed on line 1. Below this subtotal, write "ABP Adjustment" and show the amount. Then, subtract this amount from the subtotal and enter the result on line 2.

Line 3—Excludable Savings Bond Interest. If you cashed series EE U.S. savings bonds during 1990 that were issued after 1989 and **ALL THREE** of the following conditions apply, you may be able to exclude part or all of the interest on those bonds.

1. The bonds were issued in your name (or, if married, in your name and your spouse's name) and you were age 24 or older before the bonds were issued.

2. You paid qualified higher education expenses during 1990 for yourself, your spouse, or your dependents.

3. Your filing status is single, married filing a joint return, head of household, or qualifying widow(er) with dependent child.

If you meet **ALL THREE** of the above conditions, get **Form 8815,** Exclusion of Interest From Series EE U.S. Savings Bonds Issued After 1989, to figure the amount of any interest you can exclude. Enter on line 3 the amount from Form 8815, line 14.

Part II

Dividend Income
Lines 5 through 10

To see what dividend income you must report, read the instructions for Form 1040, line 9, on page 13.

The payer should send you a **Form 1099-DIV** showing dividends you must report. A copy of the form is also sent to IRS. If the total dividends from all payers are over $400, fill in Parts II and III.

Line 5. Report on line 5 **ALL** of your dividend income. Include capital gain and nontaxable distributions. They will be deducted on lines 7 and 8. Include cash and the value of stock, property, or merchandise you received as a dividend. If you owned shares in a mutual fund, see **Pub. 564,** Mutual Fund Distributions.

List the payer's name and show the amount of income. If securities are held by a brokerage firm (in "street name"), list the name of the brokerage firm shown on **Form 1099-DIV.**

Nominees. If you received dividends as a nominee (that is, in your name, but the dividends actually belong to someone else), include on line 5 the nominee dividends shown on Form 1099-DIV, even if you later distributed some or all of this income to others. Also, several lines above line 6, put a subtotal of all dividends listed on line 5. Below this subtotal, write "Nominee Distribution" and show the total dividends you received as a nominee. Then, subtract this amount from the subtotal and enter the result on line 6.

***Note:** If you received dividends as a nominee, you must give the actual owner a **Form 1099-DIV**, unless the owner is your spouse.*

Line 7. Report capital gain distributions on line 7. If you are filing Schedule D, also enter this amount on Schedule D, line 13. If you are not filing Schedule D, also enter this amount on Form 1040, line 14.

Line 8. Report nontaxable distributions on line 8. These distributions reduce your basis. For details, see the instructions for Form 1040, line 9, on page 13.

Part III

Foreign Accounts and Foreign Trusts
Lines 11a through 12

Fill in this part if you had over $400 of interest or dividend income; if you had a foreign financial account; or if you were the grantor of, or transferor to, a foreign trust.

Lines 11a and 11b. Check the **Yes** box on line 11a if either **1** or **2** below applies to you.

1. At any time during the year you had an interest in or signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account).
Exception. Check **No** if any of the following applies to you:

- The combined value of the accounts was $10,000 or less during the whole year.
- The accounts were with a U.S. military banking facility operated by a U.S. financial institution.
- You are an officer or employee of a commercial bank that is supervised by the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, or the Federal Deposit Insurance Corporation; the account is in your employer's name; **AND** you do not have a personal financial interest in the account.
- You are an officer or employee of a domestic corporation with securities listed on national securities exchanges or with assets of more than $1 million and 500 or more shareholders of record; the account is in your employer's name; you do not have a personal financial interest in the account; and the corporation's chief financial officer has given you written notice that the corporation has filed a current report that includes the account.

2. You own more than 50% of the stock in any corporation that owns one or more foreign bank accounts.

Get **Form TD F 90-22.1** to see if you are considered to have an interest in or signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account). You can get the form by writing to the IRS Forms Distribution Center for your state, as shown on the inside back cover.

If you checked the **Yes** box on line 11a, file Form TD F 90-22.1 by June 30, 1991, with the **Department of the Treasury** at the address shown on that form. **Do not** attach Form TD F 90-22.1 to Form 1040.

If you checked the **Yes** box on line 11a, write the name of the foreign country or countries in the space provided on line 11b. Attach a separate sheet if you need more space.

Notes

1990 Tax Table

Use if your taxable income is less than $50,000. If $50,000 or more, use the Tax Rate Schedules.

Example: Mr. and Mrs. Brown are filing a joint return. Their taxable income on line 37 of Form 1040 is $25,300. First, they find the $25,300–25,350 income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the income line and filing status column meet is $3,799. This is the tax amount they must write on line 38 of their return. →

At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
25,200	25,250	4,535	3,784	4,954	3,784
25,250	25,300	4,549	3,791	4,968	3,791
25,300	25,350	4,563	3,799	4,982	3,799
25,350	25,400	4,577	3,806	4,996	3,806

If line 37 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
$0	$5	$0	$0	$0	$0
5	15	2	2	2	2
15	25	3	3	3	3
25	50	6	6	6	6
50	75	9	9	9	9
75	100	13	13	13	13
100	125	17	17	17	17
125	150	21	21	21	21
150	175	24	24	24	24
175	200	28	28	28	28
200	225	32	32	32	32
225	250	36	36	36	36
250	275	39	39	39	39
275	300	43	43	43	43
300	325	47	47	47	47
325	350	51	51	51	51
350	375	54	54	54	54
375	400	58	58	58	58
400	425	62	62	62	62
425	450	66	66	66	66
450	475	69	69	69	69
475	500	73	73	73	73
500	525	77	77	77	77
525	550	81	81	81	81
550	575	84	84	84	84
575	600	88	88	88	88
600	625	92	92	92	92
625	650	96	96	96	96
650	675	99	99	99	99
675	700	103	103	103	103
700	725	107	107	107	107
725	750	111	111	111	111
750	775	114	114	114	114
775	800	118	118	118	118
800	825	122	122	122	122
825	850	126	126	126	126
850	875	129	129	129	129
875	900	133	133	133	133
900	925	137	137	137	137
925	950	141	141	141	141
950	975	144	144	144	144
975	1,000	148	148	148	148
1,000					
1,000	1,025	152	152	152	152
1,025	1,050	156	156	156	156
1,050	1,075	159	159	159	159
1,075	1,100	163	163	163	163
1,100	1,125	167	167	167	167
1,125	1,150	171	171	171	171
1,150	1,175	174	174	174	174
1,175	1,200	178	178	178	178
1,200	1,225	182	182	182	182
1,225	1,250	186	186	186	186
1,250	1,275	189	189	189	189
1,275	1,300	193	193	193	193
1,300	1,325	197	197	197	197
1,325	1,350	201	201	201	201
1,350	1,375	204	204	204	204
1,375	1,400	208	208	208	208

If line 37 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
1,400	1,425	212	212	212	212
1,425	1,450	216	216	216	216
1,450	1,475	219	219	219	219
1,475	1,500	223	223	223	223
1,500	1,525	227	227	227	227
1,525	1,550	231	231	231	231
1,550	1,575	234	234	234	234
1,575	1,600	238	238	238	238
1,600	1,625	242	242	242	242
1,625	1,650	246	246	246	246
1,650	1,675	249	249	249	249
1,675	1,700	253	253	253	253
1,700	1,725	257	257	257	257
1,725	1,750	261	261	261	261
1,750	1,775	264	264	264	264
1,775	1,800	268	268	268	268
1,800	1,825	272	272	272	272
1,825	1,850	276	276	276	276
1,850	1,875	279	279	279	279
1,875	1,900	283	283	283	283
1,900	1,925	287	287	287	287
1,925	1,950	291	291	291	291
1,950	1,975	294	294	294	294
1,975	2,000	298	298	298	298
2,000					
2,000	2,025	302	302	302	302
2,025	2,050	306	306	306	306
2,050	2,075	309	309	309	309
2,075	2,100	313	313	313	313
2,100	2,125	317	317	317	317
2,125	2,150	321	321	321	321
2,150	2,175	324	324	324	324
2,175	2,200	328	328	328	328
2,200	2,225	332	332	332	332
2,225	2,250	336	336	336	336
2,250	2,275	339	339	339	339
2,275	2,300	343	343	343	343
2,300	2,325	347	347	347	347
2,325	2,350	351	351	351	351
2,350	2,375	354	354	354	354
2,375	2,400	358	358	358	358
2,400	2,425	362	362	362	362
2,425	2,450	366	366	366	366
2,450	2,475	369	369	369	369
2,475	2,500	373	373	373	373
2,500	2,525	377	377	377	377
2,525	2,550	381	381	381	381
2,550	2,575	384	384	384	384
2,575	2,600	388	388	388	388
2,600	2,625	392	392	392	392
2,625	2,650	396	396	396	396
2,650	2,675	399	399	399	399
2,675	2,700	403	403	403	403

If line 37 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
2,700	2,725	407	407	407	407
2,725	2,750	411	411	411	411
2,750	2,775	414	414	414	414
2,775	2,800	418	418	418	418
2,800	2,825	422	422	422	422
2,825	2,850	426	426	426	426
2,850	2,875	429	429	429	429
2,875	2,900	433	433	433	433
2,900	2,925	437	437	437	437
2,925	2,950	441	441	441	441
2,950	2,975	444	444	444	444
2,975	3,000	448	448	448	448
3,000					
3,000	3,050	454	454	454	454
3,050	3,100	461	461	461	461
3,100	3,150	469	469	469	469
3,150	3,200	476	476	476	476
3,200	3,250	484	484	484	484
3,250	3,300	491	491	491	491
3,300	3,350	499	499	499	499
3,350	3,400	506	506	506	506
3,400	3,450	514	514	514	514
3,450	3,500	521	521	521	521
3,500	3,550	529	529	529	529
3,550	3,600	536	536	536	536
3,600	3,650	544	544	544	544
3,650	3,700	551	551	551	551
3,700	3,750	559	559	559	559
3,750	3,800	566	566	566	566
3,800	3,850	574	574	574	574
3,850	3,900	581	581	581	581
3,900	3,950	589	589	589	589
3,950	4,000	596	596	596	596
4,000					
4,000	4,050	604	604	604	604
4,050	4,100	611	611	611	611
4,100	4,150	619	619	619	619
4,150	4,200	626	626	626	626
4,200	4,250	634	634	634	634
4,250	4,300	641	641	641	641
4,300	4,350	649	649	649	649
4,350	4,400	656	656	656	656
4,400	4,450	664	664	664	664
4,450	4,500	671	671	671	671
4,500	4,550	679	679	679	679
4,550	4,600	686	686	686	686
4,600	4,650	694	694	694	694
4,650	4,700	701	701	701	701
4,700	4,750	709	709	709	709
4,750	4,800	716	716	716	716
4,800	4,850	724	724	724	724
4,850	4,900	731	731	731	731
4,900	4,950	739	739	739	739
4,950	5,000	746	746	746	746

* This column must also be used by a qualifying widow(er).

Continued on next page

1990 Tax Table—*Continued*

If line 37 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
5,000					
5,000	5,050	754	754	754	754
5,050	5,100	761	761	761	761
5,100	5,150	769	769	769	769
5,150	5,200	776	776	776	776
5,200	5,250	784	784	784	784
5,250	5,300	791	791	791	791
5,300	5,350	799	799	799	799
5,350	5,400	806	806	806	806
5,400	5,450	814	814	814	814
5,450	5,500	821	821	821	821
5,500	5,550	829	829	829	829
5,550	5,600	836	836	836	836
5,600	5,650	844	844	844	844
5,650	5,700	851	851	851	851
5,700	5,750	859	859	859	859
5,750	5,800	866	866	866	866
5,800	5,850	874	874	874	874
5,850	5,900	881	881	881	881
5,900	5,950	889	889	889	889
5,950	6,000	896	896	896	896
6,000					
6,000	6,050	904	904	904	904
6,050	6,100	911	911	911	911
6,100	6,150	919	919	919	919
6,150	6,200	926	926	926	926
6,200	6,250	934	934	934	934
6,250	6,300	941	941	941	941
6,300	6,350	949	949	949	949
6,350	6,400	956	956	956	956
6,400	6,450	964	964	964	964
6,450	6,500	971	971	971	971
6,500	6,550	979	979	979	979
6,550	6,600	986	986	986	986
6,600	6,650	994	994	994	994
6,650	6,700	1,001	1,001	1,001	1,001
6,700	6,750	1,009	1,009	1,009	1,009
6,750	6,800	1,016	1,016	1,016	1,016
6,800	6,850	1,024	1,024	1,024	1,024
6,850	6,900	1,031	1,031	1,031	1,031
6,900	6,950	1,039	1,039	1,039	1,039
6,950	7,000	1,046	1,046	1,046	1,046
7,000					
7,000	7,050	1,054	1,054	1,054	1,054
7,050	7,100	1,061	1,061	1,061	1,061
7,100	7,150	1,069	1,069	1,069	1,069
7,150	7,200	1,076	1,076	1,076	1,076
7,200	7,250	1,084	1,084	1,084	1,084
7,250	7,300	1,091	1,091	1,091	1,091
7,300	7,350	1,099	1,099	1,099	1,099
7,350	7,400	1,106	1,106	1,106	1,106
7,400	7,450	1,114	1,114	1,114	1,114
7,450	7,500	1,121	1,121	1,121	1,121
7,500	7,550	1,129	1,129	1,129	1,129
7,550	7,600	1,136	1,136	1,136	1,136
7,600	7,650	1,144	1,144	1,144	1,144
7,650	7,700	1,151	1,151	1,151	1,151
7,700	7,750	1,159	1,159	1,159	1,159
7,750	7,800	1,166	1,166	1,166	1,166
7,800	7,850	1,174	1,174	1,174	1,174
7,850	7,900	1,181	1,181	1,181	1,181
7,900	7,950	1,189	1,189	1,189	1,189
7,950	8,000	1,196	1,196	1,196	1,196
8,000					
8,000	8,050	1,204	1,204	1,204	1,204
8,050	8,100	1,211	1,211	1,211	1,211
8,100	8,150	1,219	1,219	1,219	1,219
8,150	8,200	1,226	1,226	1,226	1,226
8,200	8,250	1,234	1,234	1,234	1,234
8,250	8,300	1,241	1,241	1,241	1,241
8,300	8,350	1,249	1,249	1,249	1,249
8,350	8,400	1,256	1,256	1,256	1,256
8,400	8,450	1,264	1,264	1,264	1,264
8,450	8,500	1,271	1,271	1,271	1,271
8,500	8,550	1,279	1,279	1,279	1,279
8,550	8,600	1,286	1,286	1,286	1,286
8,600	8,650	1,294	1,294	1,294	1,294
8,650	8,700	1,301	1,301	1,301	1,301
8,700	8,750	1,309	1,309	1,309	1,309
8,750	8,800	1,316	1,316	1,316	1,316
8,800	8,850	1,324	1,324	1,324	1,324
8,850	8,900	1,331	1,331	1,331	1,331
8,900	8,950	1,339	1,339	1,339	1,339
8,950	9,000	1,346	1,346	1,346	1,346
9,000					
9,000	9,050	1,354	1,354	1,354	1,354
9,050	9,100	1,361	1,361	1,361	1,361
9,100	9,150	1,369	1,369	1,369	1,369
9,150	9,200	1,376	1,376	1,376	1,376
9,200	9,250	1,384	1,384	1,384	1,384
9,250	9,300	1,391	1,391	1,391	1,391
9,300	9,350	1,399	1,399	1,399	1,399
9,350	9,400	1,406	1,406	1,406	1,406
9,400	9,450	1,414	1,414	1,414	1,414
9,450	9,500	1,421	1,421	1,421	1,421
9,500	9,550	1,429	1,429	1,429	1,429
9,550	9,600	1,436	1,436	1,436	1,436
9,600	9,650	1,444	1,444	1,444	1,444
9,650	9,700	1,451	1,451	1,451	1,451
9,700	9,750	1,459	1,459	1,459	1,459
9,750	9,800	1,466	1,466	1,466	1,466
9,800	9,850	1,474	1,474	1,474	1,474
9,850	9,900	1,481	1,481	1,481	1,481
9,900	9,950	1,489	1,489	1,489	1,489
9,950	10,000	1,496	1,496	1,496	1,496
10,000					
10,000	10,050	1,504	1,504	1,504	1,504
10,050	10,100	1,511	1,511	1,511	1,511
10,100	10,150	1,519	1,519	1,519	1,519
10,150	10,200	1,526	1,526	1,526	1,526
10,200	10,250	1,534	1,534	1,534	1,534
10,250	10,300	1,541	1,541	1,541	1,541
10,300	10,350	1,549	1,549	1,549	1,549
10,350	10,400	1,556	1,556	1,556	1,556
10,400	10,450	1,564	1,564	1,564	1,564
10,450	10,500	1,571	1,571	1,571	1,571
10,500	10,550	1,579	1,579	1,579	1,579
10,550	10,600	1,586	1,586	1,586	1,586
10,600	10,650	1,594	1,594	1,594	1,594
10,650	10,700	1,601	1,601	1,601	1,601
10,700	10,750	1,609	1,609	1,609	1,609
10,750	10,800	1,616	1,616	1,616	1,616
10,800	10,850	1,624	1,624	1,624	1,624
10,850	10,900	1,631	1,631	1,631	1,631
10,900	10,950	1,639	1,639	1,639	1,639
10,950	11,000	1,646	1,646	1,646	1,646
11,000					
11,000	11,050	1,654	1,654	1,654	1,654
11,050	11,100	1,661	1,661	1,661	1,661
11,100	11,150	1,669	1,669	1,669	1,669
11,150	11,200	1,676	1,676	1,676	1,676
11,200	11,250	1,684	1,684	1,684	1,684
11,250	11,300	1,691	1,691	1,691	1,691
11,300	11,350	1,699	1,699	1,699	1,699
11,350	11,400	1,706	1,706	1,706	1,706
11,400	11,450	1,714	1,714	1,714	1,714
11,450	11,500	1,721	1,721	1,721	1,721
11,500	11,550	1,729	1,729	1,729	1,729
11,550	11,600	1,736	1,736	1,736	1,736
11,600	11,650	1,744	1,744	1,744	1,744
11,650	11,700	1,751	1,751	1,751	1,751
11,700	11,750	1,759	1,759	1,759	1,759
11,750	11,800	1,766	1,766	1,766	1,766
11,800	11,850	1,774	1,774	1,774	1,774
11,850	11,900	1,781	1,781	1,781	1,781
11,900	11,950	1,789	1,789	1,789	1,789
11,950	12,000	1,796	1,796	1,796	1,796
12,000					
12,000	12,050	1,804	1,804	1,804	1,804
12,050	12,100	1,811	1,811	1,811	1,811
12,100	12,150	1,819	1,819	1,819	1,819
12,150	12,200	1,826	1,826	1,826	1,826
12,200	12,250	1,834	1,834	1,834	1,834
12,250	12,300	1,841	1,841	1,841	1,841
12,300	12,350	1,849	1,849	1,849	1,849
12,350	12,400	1,856	1,856	1,856	1,856
12,400	12,450	1,864	1,864	1,864	1,864
12,450	12,500	1,871	1,871	1,871	1,871
12,500	12,550	1,879	1,879	1,879	1,879
12,550	12,600	1,886	1,886	1,886	1,886
12,600	12,650	1,894	1,894	1,894	1,894
12,650	12,700	1,901	1,901	1,901	1,901
12,700	12,750	1,909	1,909	1,909	1,909
12,750	12,800	1,916	1,916	1,916	1,916
12,800	12,850	1,924	1,924	1,924	1,924
12,850	12,900	1,931	1,931	1,931	1,931
12,900	12,950	1,939	1,939	1,939	1,939
12,950	13,000	1,946	1,946	1,946	1,946
13,000					
13,000	13,050	1,954	1,954	1,954	1,954
13,050	13,100	1,961	1,961	1,961	1,961
13,100	13,150	1,969	1,969	1,969	1,969
13,150	13,200	1,976	1,976	1,976	1,976
13,200	13,250	1,984	1,984	1,984	1,984
13,250	13,300	1,991	1,991	1,991	1,991
13,300	13,350	1,999	1,999	1,999	1,999
13,350	13,400	2,006	2,006	2,006	2,006
13,400	13,450	2,014	2,014	2,014	2,014
13,450	13,500	2,021	2,021	2,021	2,021
13,500	13,550	2,029	2,029	2,029	2,029
13,550	13,600	2,036	2,036	2,036	2,036
13,600	13,650	2,044	2,044	2,044	2,044
13,650	13,700	2,051	2,051	2,051	2,051
13,700	13,750	2,059	2,059	2,059	2,059
13,750	13,800	2,066	2,066	2,066	2,066
13,800	13,850	2,074	2,074	2,074	2,074
13,850	13,900	2,081	2,081	2,081	2,081
13,900	13,950	2,089	2,089	2,089	2,089
13,950	14,000	2,096	2,096	2,096	2,096

* This column must also be used by a qualifying widow(er).

Continued on next page

1990 Tax Table—*Continued*

If line 37 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
14,000					
14,000	14,050	2,104	2,104	2,104	2,104
14,050	14,100	2,111	2,111	2,111	2,111
14,100	14,150	2,119	2,119	2,119	2,119
14,150	14,200	2,126	2,126	2,126	2,126
14,200	14,250	2,134	2,134	2,134	2,134
14,250	14,300	2,141	2,141	2,141	2,141
14,300	14,350	2,149	2,149	2,149	2,149
14,350	14,400	2,156	2,156	2,156	2,156
14,400	14,450	2,164	2,164	2,164	2,164
14,450	14,500	2,171	2,171	2,171	2,171
14,500	14,550	2,179	2,179	2,179	2,179
14,550	14,600	2,186	2,186	2,186	2,186
14,600	14,650	2,194	2,194	2,194	2,194
14,650	14,700	2,201	2,201	2,201	2,201
14,700	14,750	2,209	2,209	2,209	2,209
14,750	14,800	2,216	2,216	2,216	2,216
14,800	14,850	2,224	2,224	2,224	2,224
14,850	14,900	2,231	2,231	2,231	2,231
14,900	14,950	2,239	2,239	2,239	2,239
14,950	15,000	2,246	2,246	2,246	2,246
15,000					
15,000	15,050	2,254	2,254	2,254	2,254
15,050	15,100	2,261	2,261	2,261	2,261
15,100	15,150	2,269	2,269	2,269	2,269
15,150	15,200	2,276	2,276	2,276	2,276
15,200	15,250	2,284	2,284	2,284	2,284
15,250	15,300	2,291	2,291	2,291	2,291
15,300	15,350	2,299	2,299	2,299	2,299
15,350	15,400	2,306	2,306	2,306	2,306
15,400	15,450	2,314	2,314	2,314	2,314
15,450	15,500	2,321	2,321	2,321	2,321
15,500	15,550	2,329	2,329	2,329	2,329
15,550	15,600	2,336	2,336	2,336	2,336
15,600	15,650	2,344	2,344	2,344	2,344
15,650	15,700	2,351	2,351	2,351	2,351
15,700	15,750	2,359	2,359	2,359	2,359
15,750	15,800	2,366	2,366	2,366	2,366
15,800	15,850	2,374	2,374	2,374	2,374
15,850	15,900	2,381	2,381	2,381	2,381
15,900	15,950	2,389	2,389	2,389	2,389
15,950	16,000	2,396	2,396	2,396	2,396
16,000					
16,000	16,050	2,404	2,404	2,404	2,404
16,050	16,100	2,411	2,411	2,411	2,411
16,100	16,150	2,419	2,419	2,419	2,419
16,150	16,200	2,426	2,426	2,426	2,426
16,200	16,250	2,434	2,434	2,434	2,434
16,250	16,300	2,441	2,441	2,448	2,441
16,300	16,350	2,449	2,449	2,462	2,449
16,350	16,400	2,456	2,456	2,476	2,456
16,400	16,450	2,464	2,464	2,490	2,464
16,450	16,500	2,471	2,471	2,504	2,471
16,500	16,550	2,479	2,479	2,518	2,479
16,550	16,600	2,486	2,486	2,532	2,486
16,600	16,650	2,494	2,494	2,546	2,494
16,650	16,700	2,501	2,501	2,560	2,501
16,700	16,750	2,509	2,509	2,574	2,509
16,750	16,800	2,516	2,516	2,588	2,516
16,800	16,850	2,524	2,524	2,602	2,524
16,850	16,900	2,531	2,531	2,616	2,531
16,900	16,950	2,539	2,539	2,630	2,539
16,950	17,000	2,546	2,546	2,644	2,546

If line 37 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
17,000					
17,000	17,050	2,554	2,554	2,658	2,554
17,050	17,100	2,561	2,561	2,672	2,561
17,100	17,150	2,569	2,569	2,686	2,569
17,150	17,200	2,576	2,576	2,700	2,576
17,200	17,250	2,584	2,584	2,714	2,584
17,250	17,300	2,591	2,591	2,728	2,591
17,300	17,350	2,599	2,599	2,742	2,599
17,350	17,400	2,606	2,606	2,756	2,606
17,400	17,450	2,614	2,614	2,770	2,614
17,450	17,500	2,621	2,621	2,784	2,621
17,500	17,550	2,629	2,629	2,798	2,629
17,550	17,600	2,636	2,636	2,812	2,636
17,600	17,650	2,644	2,644	2,826	2,644
17,650	17,700	2,651	2,651	2,840	2,651
17,700	17,750	2,659	2,659	2,854	2,659
17,750	17,800	2,666	2,666	2,868	2,666
17,800	17,850	2,674	2,674	2,882	2,674
17,850	17,900	2,681	2,681	2,896	2,681
17,900	17,950	2,689	2,689	2,910	2,689
17,950	18,000	2,696	2,696	2,924	2,696
18,000					
18,000	18,050	2,704	2,704	2,938	2,704
18,050	18,100	2,711	2,711	2,952	2,711
18,100	18,150	2,719	2,719	2,966	2,719
18,150	18,200	2,726	2,726	2,980	2,726
18,200	18,250	2,734	2,734	2,994	2,734
18,250	18,300	2,741	2,741	3,008	2,741
18,300	18,350	2,749	2,749	3,022	2,749
18,350	18,400	2,756	2,756	3,036	2,756
18,400	18,450	2,764	2,764	3,050	2,764
18,450	18,500	2,771	2,771	3,064	2,771
18,500	18,550	2,779	2,779	3,078	2,779
18,550	18,600	2,786	2,786	3,092	2,786
18,600	18,650	2,794	2,794	3,106	2,794
18,650	18,700	2,801	2,801	3,120	2,801
18,700	18,750	2,809	2,809	3,134	2,809
18,750	18,800	2,816	2,816	3,148	2,816
18,800	18,850	2,824	2,824	3,162	2,824
18,850	18,900	2,831	2,831	3,176	2,831
18,900	18,950	2,839	2,839	3,190	2,839
18,950	19,000	2,846	2,846	3,204	2,846
19,000					
19,000	19,050	2,854	2,854	3,218	2,854
19,050	19,100	2,861	2,861	3,232	2,861
19,100	19,150	2,869	2,869	3,246	2,869
19,150	19,200	2,876	2,876	3,260	2,876
19,200	19,250	2,884	2,884	3,274	2,884
19,250	19,300	2,891	2,891	3,288	2,891
19,300	19,350	2,899	2,899	3,302	2,899
19,350	19,400	2,906	2,906	3,316	2,906
19,400	19,450	2,914	2,914	3,330	2,914
19,450	19,500	2,925	2,921	3,344	2,921
19,500	19,550	2,939	2,929	3,358	2,929
19,550	19,600	2,953	2,936	3,372	2,936
19,600	19,650	2,967	2,944	3,386	2,944
19,650	19,700	2,981	2,951	3,400	2,951
19,700	19,750	2,995	2,959	3,414	2,959
19,750	19,800	3,009	2,966	3,428	2,966
19,800	19,850	3,023	2,974	3,442	2,974
19,850	19,900	3,037	2,981	3,456	2,981
19,900	19,950	3,051	2,989	3,470	2,989
19,950	20,000	3,065	2,996	3,484	2,996

If line 37 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
20,000					
20,000	20,050	3,079	3,004	3,498	3,004
20,050	20,100	3,093	3,011	3,512	3,011
20,100	20,150	3,107	3,019	3,526	3,019
20,150	20,200	3,121	3,026	3,540	3,026
20,200	20,250	3,135	3,034	3,554	3,034
20,250	20,300	3,149	3,041	3,568	3,041
20,300	20,350	3,163	3,049	3,582	3,049
20,350	20,400	3,177	3,056	3,596	3,056
20,400	20,450	3,191	3,064	3,610	3,064
20,450	20,500	3,205	3,071	3,624	3,071
20,500	20,550	3,219	3,079	3,638	3,079
20,550	20,600	3,233	3,086	3,652	3,086
20,600	20,650	3,247	3,094	3,666	3,094
20,650	20,700	3,261	3,101	3,680	3,101
20,700	20,750	3,275	3,109	3,694	3,109
20,750	20,800	3,289	3,116	3,708	3,116
20,800	20,850	3,303	3,124	3,722	3,124
20,850	20,900	3,317	3,131	3,736	3,131
20,900	20,950	3,331	3,139	3,750	3,139
20,950	21,000	3,345	3,146	3,764	3,146
21,000					
21,000	21,050	3,359	3,154	3,778	3,154
21,050	21,100	3,373	3,161	3,792	3,161
21,100	21,150	3,387	3,169	3,806	3,169
21,150	21,200	3,401	3,176	3,820	3,176
21,200	21,250	3,415	3,184	3,834	3,184
21,250	21,300	3,429	3,191	3,848	3,191
21,300	21,350	3,443	3,199	3,862	3,199
21,350	21,400	3,457	3,206	3,876	3,206
21,400	21,450	3,471	3,214	3,890	3,214
21,450	21,500	3,485	3,221	3,904	3,221
21,500	21,550	3,499	3,229	3,918	3,229
21,550	21,600	3,513	3,236	3,932	3,236
21,600	21,650	3,527	3,244	3,946	3,244
21,650	21,700	3,541	3,251	3,960	3,251
21,700	21,750	3,555	3,259	3,974	3,259
21,750	21,800	3,569	3,266	3,988	3,266
21,800	21,850	3,583	3,274	4,002	3,274
21,850	21,900	3,597	3,281	4,016	3,281
21,900	21,950	3,611	3,289	4,030	3,289
21,950	22,000	3,625	3,296	4,044	3,296
22,000					
22,000	22,050	3,639	3,304	4,058	3,304
22,050	22,100	3,653	3,311	4,072	3,311
22,100	22,150	3,667	3,319	4,086	3,319
22,150	22,200	3,681	3,326	4,100	3,326
22,200	22,250	3,695	3,334	4,114	3,334
22,250	22,300	3,709	3,341	4,128	3,341
22,300	22,350	3,723	3,349	4,142	3,349
22,350	22,400	3,737	3,356	4,156	3,356
22,400	22,450	3,751	3,364	4,170	3,364
22,450	22,500	3,765	3,371	4,184	3,371
22,500	22,550	3,779	3,379	4,198	3,379
22,550	22,600	3,793	3,386	4,212	3,386
22,600	22,650	3,807	3,394	4,226	3,394
22,650	22,700	3,821	3,401	4,240	3,401
22,700	22,750	3,835	3,409	4,254	3,409
22,750	22,800	3,849	3,416	4,268	3,416
22,800	22,850	3,863	3,424	4,282	3,424
22,850	22,900	3,877	3,431	4,296	3,431
22,900	22,950	3,891	3,439	4,310	3,439
22,950	23,000	3,905	3,446	4,324	3,446

* This column must also be used by a qualifying widow(er).

Continued on next page

1990 Tax Table—*Continued*

If line 37 (taxable income) is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
23,000					
23,000	23,050	3,919	3,454	4,338	3,454
23,050	23,100	3,933	3,461	4,352	3,461
23,100	23,150	3,947	3,469	4,366	3,469
23,150	23,200	3,961	3,476	4,380	3,476
23,200	23,250	3,975	3,484	4,394	3,484
23,250	23,300	3,989	3,491	4,408	3,491
23,300	23,350	4,003	3,499	4,422	3,499
23,350	23,400	4,017	3,506	4,436	3,506
23,400	23,450	4,031	3,514	4,450	3,514
23,450	23,500	4,045	3,521	4,464	3,521
23,500	23,550	4,059	3,529	4,478	3,529
23,550	23,600	4,073	3,536	4,492	3,536
23,600	23,650	4,087	3,544	4,506	3,544
23,650	23,700	4,101	3,551	4,520	3,551
23,700	23,750	4,115	3,559	4,534	3,559
23,750	23,800	4,129	3,566	4,548	3,566
23,800	23,850	4,143	3,574	4,562	3,574
23,850	23,900	4,157	3,581	4,576	3,581
23,900	23,950	4,171	3,589	4,590	3,589
23,950	24,000	4,185	3,596	4,604	3,596
24,000					
24,000	24,050	4,199	3,604	4,618	3,604
24,050	24,100	4,213	3,611	4,632	3,611
24,100	24,150	4,227	3,619	4,646	3,619
24,150	24,200	4,241	3,626	4,660	3,626
24,200	24,250	4,255	3,634	4,674	3,634
24,250	24,300	4,269	3,641	4,688	3,641
24,300	24,350	4,283	3,649	4,702	3,649
24,350	24,400	4,297	3,656	4,716	3,656
24,400	24,450	4,311	3,664	4,730	3,664
24,450	24,500	4,325	3,671	4,744	3,671
24,500	24,550	4,339	3,679	4,758	3,679
24,550	24,600	4,353	3,686	4,772	3,686
24,600	24,650	4,367	3,694	4,786	3,694
24,650	24,700	4,381	3,701	4,800	3,701
24,700	24,750	4,395	3,709	4,814	3,709
24,750	24,800	4,409	3,716	4,828	3,716
24,800	24,850	4,423	3,724	4,842	3,724
24,850	24,900	4,437	3,731	4,856	3,731
24,900	24,950	4,451	3,739	4,870	3,739
24,950	25,000	4,465	3,746	4,884	3,746
25,000					
25,000	25,050	4,479	3,754	4,898	3,754
25,050	25,100	4,493	3,761	4,912	3,761
25,100	25,150	4,507	3,769	4,926	3,769
25,150	25,200	4,521	3,776	4,940	3,776
25,200	25,250	4,535	3,784	4,954	3,784
25,250	25,300	4,549	3,791	4,968	3,791
25,300	25,350	4,563	3,799	4,982	3,799
25,350	25,400	4,577	3,806	4,996	3,806
25,400	25,450	4,591	3,814	5,010	3,814
25,450	25,500	4,605	3,821	5,024	3,821
25,500	25,550	4,619	3,829	5,038	3,829
25,550	25,600	4,633	3,836	5,052	3,836
25,600	25,650	4,647	3,844	5,066	3,844
25,650	25,700	4,661	3,851	5,080	3,851
25,700	25,750	4,675	3,859	5,094	3,859
25,750	25,800	4,689	3,866	5,108	3,866
25,800	25,850	4,703	3,874	5,122	3,874
25,850	25,900	4,717	3,881	5,136	3,881
25,900	25,950	4,731	3,889	5,150	3,889
25,950	26,000	4,745	3,896	5,164	3,896

If line 37 (taxable income) is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
26,000					
26,000	26,050	4,759	3,904	5,178	3,904
26,050	26,100	4,773	3,911	5,192	3,915
26,100	26,150	4,787	3,919	5,206	3,929
26,150	26,200	4,801	3,926	5,220	3,943
26,200	26,250	4,815	3,934	5,234	3,957
26,250	26,300	4,829	3,941	5,248	3,971
26,300	26,350	4,843	3,949	5,262	3,985
26,350	26,400	4,857	3,956	5,276	3,999
26,400	26,450	4,871	3,964	5,290	4,013
26,450	26,500	4,885	3,971	5,304	4,027
26,500	26,550	4,899	3,979	5,318	4,041
26,550	26,600	4,913	3,986	5,332	4,055
26,600	26,650	4,927	3,994	5,346	4,069
26,650	26,700	4,941	4,001	5,360	4,083
26,700	26,750	4,955	4,009	5,374	4,097
26,750	26,800	4,969	4,016	5,388	4,111
26,800	26,850	4,983	4,024	5,402	4,125
26,850	26,900	4,997	4,031	5,416	4,139
26,900	26,950	5,011	4,039	5,430	4,153
26,950	27,000	5,025	4,046	5,444	4,167
27,000					
27,000	27,050	5,039	4,054	5,458	4,181
27,050	27,100	5,053	4,061	5,472	4,195
27,100	27,150	5,067	4,069	5,486	4,209
27,150	27,200	5,081	4,076	5,500	4,223
27,200	27,250	5,095	4,084	5,514	4,237
27,250	27,300	5,109	4,091	5,528	4,251
27,300	27,350	5,123	4,099	5,542	4,265
27,350	27,400	5,137	4,106	5,556	4,279
27,400	27,450	5,151	4,114	5,570	4,293
27,450	27,500	5,165	4,121	5,584	4,307
27,500	27,550	5,179	4,129	5,598	4,321
27,550	27,600	5,193	4,136	5,612	4,335
27,600	27,650	5,207	4,144	5,626	4,349
27,650	27,700	5,221	4,151	5,640	4,363
27,700	27,750	5,235	4,159	5,654	4,377
27,750	27,800	5,249	4,166	5,668	4,391
27,800	27,850	5,263	4,174	5,682	4,405
27,850	27,900	5,277	4,181	5,696	4,419
27,900	27,950	5,291	4,189	5,710	4,433
27,950	28,000	5,305	4,196	5,724	4,447
28,000					
28,000	28,050	5,319	4,204	5,738	4,461
28,050	28,100	5,333	4,211	5,752	4,475
28,100	28,150	5,347	4,219	5,766	4,489
28,150	28,200	5,361	4,226	5,780	4,503
28,200	28,250	5,375	4,234	5,794	4,517
28,250	28,300	5,389	4,241	5.808	4,531
28,300	28,350	5,403	4,249	5,822	4,545
28,350	28,400	5,417	4,256	5,836	4,559
28,400	28,450	5,431	4,264	5,850	4,573
28,450	28,500	5,445	4,271	5,864	4,587
28,500	28,550	5,459	4,279	5,878	4,601
28,550	28,600	5,473	4,286	5,892	4,615
28,600	28,650	5,487	4,294	5,906	4,629
28,650	28,700	5,501	4,301	5,920	4,643
28,700	28,750	5,515	4,309	5,934	4,657
28,750	28,800	5,529	4,316	5,948	4,671
28,800	28,850	5,543	4,324	5,962	4,685
28,850	28,900	5,557	4,331	5,976	4,699
28,900	28,950	5,571	4,339	5,990	4,713
28,950	29,000	5,585	4,346	6,004	4,727

If line 37 (taxable income) is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
29,000					
29,000	29,050	5,599	4,354	6,018	4,741
29,050	29,100	5,613	4,361	6,032	4,755
29,100	29,150	5,627	4,369	6,046	4,769
29,150	29,200	5,641	4,376	6,060	4,783
29,200	29,250	5,655	4,384	6,074	4,797
29,250	29,300	5,669	4,391	6,088	4,811
29,300	29,350	5,683	4,399	6,102	4,825
29,350	29,400	5,697	4,406	6,116	4,839
29,400	29,450	5,711	4,414	6,130	4,853
29,450	29,500	5,725	4,421	6,144	4,867
29,500	29,550	5,739	4,429	6,158	4,881
29,550	29,600	5,753	4,436	6,172	4,895
29,600	29,650	5,767	4,444	6,186	4,909
29,650	29,700	5,781	4,451	6,200	4,923
29,700	29,750	5,795	4,459	6,214	4,937
29,750	29,800	5,809	4,466	6,228	4,951
29,800	29,850	5,823	4,474	6,242	4,965
29,850	29,900	5,837	4,481	6,256	4,979
29,900	29,950	5,851	4,489	6,270	4,993
29,950	30,000	5,865	4,496	6,284	5,007
30,000					
30,000	30,050	5,879	4,504	6,298	5,021
30,050	30,100	5,893	4,511	6,312	5,035
30,100	30,150	5,907	4,519	6,326	5,049
30,150	30,200	5,921	4,526	6,340	5,063
30,200	30,250	5,935	4,534	6,354	5,077
30,250	30,300	5,949	4,541	6,368	5,091
30,300	30,350	5,963	4,549	6,382	5,105
30,350	30,400	5,977	4,556	6,396	5,119
30,400	30,450	5,991	4,564	6,410	5,133
30,450	30,500	6,005	4,571	6,424	5,147
30,500	30,550	6,019	4,579	6,438	5,161
30,550	30,600	6,033	4,586	6,452	5,175
30,600	30,650	6,047	4,594	6,466	5,189
30,650	30,700	6,061	4,601	6,480	5,203
30,700	30,750	6,075	4,609	6,494	5,217
30,750	30,800	6,089	4,616	6,508	5,231
30,800	30,850	6,103	4,624	6,522	5,245
30,850	30,900	6,117	4,631	6,536	5,259
30,900	30,950	6,131	4,639	6,550	5,273
30,950	31,000	6,145	4,646	6,564	5,287
31,000					
31,000	31,050	6,159	4,654	6,578	5,301
31,050	31,100	6.173	4,661	6,592	5,315
31,100	31,150	6,187	4,669	6,606	5,329
31,150	31,200	6,201	4,676	6,620	6,343
31,200	31,250	6,215	4,684	6,634	5,357
31,250	31,300	6,229	4,691	6,648	5,371
31,300	31,350	6,243	4,699	6,662	5,385
31,350	31,400	6,257	4,706	6,676	5,399
31,400	31,450	6,271	4,714	6,690	5,413
31,450	31,500	6,285	4,721	6,704	5,427
31,500	31,550	6,299	4,729	6,718	5,441
31,550	31,600	6,313	4,736	6,732	5,455
31,600	31,650	6,327	4,744	6,746	5,469
31,650	31,700	6,341	4,751	6,760	5,483
31,700	31,750	6,355	4,759	6,774	5,497
31,750	31,800	6,369	4,766	6,788	5,511
31,800	31,850	6,383	4,774	6,802	5,525
31,850	31,900	6,397	4,781	6,816	5,539
31,900	31,950	6,411	4,789	6,830	5,553
31,950	32,000	6,425	4,796	6,844	5,567

* This column must also be used by a qualifying widow(er).

Continued on next page

1990 Tax Table—*Continued*

If line 37 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
32,000					
32,000	32,050	6,439	4,804	6,858	5,581
32,050	32,100	6,453	4,811	6,872	5,595
32,100	32,150	6,467	4,819	6,886	5,609
32,150	32,200	6,481	4,826	6,900	5,623
32,200	32,250	6,495	4,834	6,914	5,637
32,250	32,300	6,509	4,841	6,928	5,651
32,300	32,350	6,523	4,849	6,942	5,665
32,350	32,400	6,537	4,856	6,956	5,679
32,400	32,450	6,551	4,864	6,970	5,693
32,450	32,500	6,565	4,875	6,984	5,707
32,500	32,550	6,579	4,809	6,998	5,721
32,550	32,600	6,593	4,903	7,012	5,735
32,600	32,650	6,607	4,917	7,026	5,749
32,650	32,700	6,621	4,931	7,040	5,763
32,700	32,750	6,635	4,945	7,054	5,777
32,750	32,800	6,649	4,959	7,068	5,791
32,800	32,850	6,663	4,973	7,082	5,805
32,850	32,900	6,677	4,987	7,096	5,819
32,900	32,950	6,691	5,001	7,110	5,833
32,950	33,000	6,705	5,015	7,124	5,847
33,000					
33,000	33,050	6,719	5,029	7,138	5,861
33,050	33,100	6,733	5,043	7,152	5,875
33,100	33,150	6,747	5,057	7,166	5,889
33,150	33,200	6,761	5,071	7,180	5,903
33,200	33,250	6,775	5,085	7,194	5,917
33,250	33,300	6,789	5,099	7,208	5,931
33,300	33,350	6,803	5,113	7,222	5,945
33,350	33,400	6,817	5,127	7,236	5,959
33,400	33,450	6,831	5,141	7,250	5,973
33,450	33,500	6,845	5,155	7,264	5,987
33,500	33,550	6,859	5,169	7,278	6,001
33,550	33,600	6,873	5,183	7,292	6,015
33,600	33,650	6,887	5,197	7,306	6,029
33,650	33,700	6,901	5,211	7,320	6,043
33,700	33,750	6,915	5,225	7,334	6,057
33,750	33,800	6,929	5,239	7,348	6,071
33,800	33,850	6,943	5,253	7,362	6,085
33,850	33,900	6,957	5,267	7,376	6,099
33,900	33,950	6,971	5,281	7,390	6,113
33,950	34,000	6,985	5,295	7,404	6,127
34,000					
34,000	34,050	6,999	5,309	7,418	6,141
34,050	34,100	7,013	5,323	7,432	6,155
34,100	34,150	7,027	5,337	7,446	6,169
34,150	34,200	7,041	5,351	7,460	6,183
34,200	34,250	7,055	5,365	7,474	6,197
34,250	34,300	7,069	5,379	7,488	6,211
34,300	34,350	7,083	5,393	7,502	6,225
34,350	34,400	7,097	5,407	7,516	6,239
34,400	34,450	7,111	5,421	7,530	6,253
34,450	34,500	7,125	5,435	7,544	6,267
34,500	34,550	7,139	5,449	7,558	6,281
34,550	34,600	7,153	5,463	7,572	6,295
34,600	34,650	7,167	5,477	7,586	6,309
34,650	34,700	7,181	5,491	7,600	6,323
34,700	34,750	7,195	5,505	7,614	6,337
34,750	34,800	7,209	5,519	7,628	6,351
34,800	34,850	7,223	5,533	7,642	6,365
34,850	34,900	7,237	5,547	7,656	6,379
34,900	34,950	7,251	5,561	7,670	6,393
34,950	35,000	7,265	5,575	7,684	6,407
35,000					
35,000	35,050	7,279	5,589	7,698	6,421
35,050	35,100	7,293	5,603	7,712	6,435
35,100	35,150	7,307	5,617	7,726	6,449
35,150	35,200	7,321	5,631	7,740	6,463
35,200	35,250	7,335	5,645	7,754	6,477
35,250	35,300	7,349	5,659	7,768	6,491
35,300	35,350	7,363	5,673	7,782	6,505
35,350	35,400	7,377	5,687	7,796	6,519
35,400	35,450	7,391	5,701	7,810	6,533
35,450	35,500	7,405	5,715	7,824	6,547
35,500	35,550	7,419	5,729	7,838	6,561
35,550	35,600	7,433	5,743	7,852	6,575
35,600	35,650	7,447	5,757	7,866	6,589
35,650	35,700	7,461	5,771	7,880	6,603
35,700	35,750	7,475	5,785	7,894	6,617
35,750	35,800	7,489	5,799	7,908	6,631
35,800	35,850	7,503	5,813	7,922	6,645
35,850	35,900	7,517	5,827	7,936	6,659
35,900	35,950	7,531	5,841	7,950	6,673
35,950	36,000	7,545	5,855	7,964	6,687
36,000					
36,000	36,050	7,559	5,869	7,978	6,701
36,050	36,100	7,573	5,883	7,992	6,715
36,100	36,150	7,587	5,897	8,006	6,729
36,150	36,200	7,601	5,911	8,020	6,743
36,200	36,250	7,615	5,925	8,034	6,757
36,250	36,300	7,629	5,939	8,048	6,771
36,300	36,350	7,643	5,953	8,062	6,785
36,350	36,400	7,657	5,967	8,076	6,799
36,400	36,450	7,671	5,981	8,090	6,813
36,450	36,500	7,685	5,995	8,104	6,827
36,500	36,550	7,699	6,009	8,118	6,841
36,550	36,600	7,713	6,023	8,132	6,855
36,600	36,650	7,727	6,037	8,146	6,869
36,650	36,700	7,741	6,051	8,160	6,883
36,700	36,750	7,755	6,065	8,174	6,897
36,750	36,800	7,769	6,079	8,188	6,911
36,800	36,850	7,783	6,093	8,202	6,925
36,850	36,900	7,797	6,107	8,216	6,939
36,900	36,950	7,811	6,121	8,230	6,953
36,950	37,000	7,825	6,135	8,244	6,967
37,000					
37,000	37,050	7,839	6,149	8,258	6,981
37,050	37,100	7,853	6,163	8,272	6,995
37,100	37,150	7,867	6,177	8,286	7,009
37,150	37,200	7,881	6,191	8,300	7,023
37,200	37,250	7,895	6,205	8,314	7,037
37,250	37,300	7,909	6,219	8,328	7,051
37,300	37,350	7,923	6,233	8,342	7,065
37,350	37,400	7,937	6,247	8,356	7,079
37,400	37,450	7,951	6,261	8,370	7,093
37,450	37,500	7,965	6,275	8,384	7,107
37,500	37,550	7,979	6,289	8,398	7,121
37,550	37,600	7,993	6,303	8,412	7,135
37,600	37,650	8,007	6,317	8,426	7,149
37,650	37,700	8,021	6,331	8,440	7,163
37,700	37,750	8,035	6,345	8,454	7,177
37,750	37,800	8,049	6,359	8,468	7,191
37,800	37,850	8,063	6,373	8,482	7,205
37,850	37,900	8,077	6,387	8,496	7,219
37,900	37,950	8,091	6,401	8,510	7,233
37,950	38,000	8,105	6,415	8,524	7,247
38,000					
38,000	38,050	8,119	6,429	8,538	7,261
38,050	38,100	8,133	6,443	8,552	7,275
38,100	38,150	8,147	6,457	8,566	7,289
38,150	38,200	8,161	6,471	8,580	7,303
38,200	38,250	8,175	6,485	8,594	7,317
38,250	38,300	8,189	6,499	8,608	7,331
38,300	38,350	8,203	6,513	8,622	7,345
38,350	38,400	8,217	6,527	8,636	7,359
38,400	38,450	8,231	6,541	8,650	7,373
38,450	38,500	8,245	6,555	8,664	7,387
38,500	38,550	8,259	6,569	8,678	7,401
38,550	38,600	8,273	6,583	8,692	7,415
38,600	38,650	8,287	6,597	8,706	7,429
38,650	38,700	8,301	6,611	8,720	7,443
38,700	38,750	8,315	6,625	8,734	7,457
38,750	38,800	8,329	6,639	8,748	7,471
38,800	38,850	8,343	6,653	8,762	7,485
38,850	38,900	8,357	6,667	8,776	7,499
38,900	38,950	8,371	6,681	8,790	7,513
38,950	39,000	8,385	6,695	8,804	7,527
39,000					
39,000	39,050	8,399	6,709	8,818	7,541
39,050	39,100	8,413	6,723	8,832	7,555
39,100	39,150	8,427	6,737	8,846	7,569
39,150	39,200	8,441	6,751	8,860	7,583
39,200	39,250	8,455	6,765	8,875	7,597
39,250	39,300	8,469	6,779	8,892	7,611
39,300	39,350	8,483	6,793	8,908	7,625
39,350	39,400	8,497	6,807	8,925	7,639
39,400	39,450	8,511	6,821	8,941	7,653
39,450	39,500	8,525	6,835	8,958	7,667
39,500	39,550	8,539	6,849	8,974	7,681
39,550	39,600	8,553	6,863	8,991	7,695
39,600	39,650	8,567	6,877	9,007	7,709
39,650	39,700	8,581	6,891	9,024	7,723
39,700	39,750	8,595	6,905	9,040	7,737
39,750	39,800	8,609	6,919	9,057	7,751
39,800	39,850	8,623	6,933	9,073	7,765
39,850	39,900	8,637	6,947	9,090	7,779
39,900	39,950	8,651	6,961	9,106	7,793
39,950	40,000	8,665	6,975	9,123	7,807
40,000					
40,000	40,050	8,679	6,989	9,139	7,821
40,050	40,100	8,693	7,003	9,156	7,835
40,100	40,150	8,707	7,017	9,172	7,849
40,150	40,200	8,721	7,031	9,189	7,863
40,200	40,250	8,735	7,045	9,205	7,877
40,250	40,300	8,749	7,059	9,222	7,891
40,300	40,350	8,763	7,073	9,238	7,905
40,350	40,400	8,777	7,087	9,255	7,919
40,400	40,450	8,791	7,101	9,271	7,933
40,450	40,500	8,805	7,115	9,288	7,947
40,500	40,550	8,819	7,129	9,304	7,961
40,550	40,600	8,833	7,143	9,321	7,975
40,600	40,650	8,847	7,157	9,337	7,989
40,650	40,700	8,861	7,171	9,354	8,003
40,700	40,750	8,875	7,185	9,370	8,017
40,750	40,800	8,889	7,199	9,387	8,031
40,800	40,850	8,903	7,213	9,403	8,045
40,850	40,900	8,917	7,227	9,420	8,059
40,900	40,950	8,931	7,241	9,436	8,073
40,950	41,000	8,945	7,255	9,453	8,087

* This column must also be used by a qualifying widow(er).

Continued on next page

1990 Tax Table—*Continued*

If line 37 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
41,000					
41,000	41,050	8,959	7,269	9,469	8,101
41,050	41,100	8,973	7,283	9,486	8,115
41,100	41,150	8,987	7,297	9,502	8,129
41,150	41,200	9,001	7,311	9,519	8,143
41,200	41,250	9,015	7,325	9,535	8,157
41,250	41,300	9,029	7,339	9,552	8,171
41,300	41,350	9,043	7,353	9,568	8,185
41,350	41,400	9,057	7,367	9,585	8,199
41,400	41,450	9,071	7,381	9,601	8,213
41,450	41,500	9,085	7,395	9,618	8,227
41,500	41,550	9,099	7,409	9,634	8,241
41,550	41,600	9,113	7,423	9,651	8,255
41,600	41,650	9,127	7,437	9,667	8,269
41,650	41,700	9,141	7,451	9,684	8,283
41,700	41,750	9,155	7,465	9,700	8,297
41,750	41,800	9,169	7,479	9,717	8,311
41,800	41,850	9,183	7,493	9,733	8,325
41,850	41,900	9,197	7,507	9,750	8,339
41,900	41,950	9,211	7,521	9,766	8,353
41,950	42,000	9,225	7,535	9,783	8,367
42,000					
42,000	42,050	9,239	7,549	9,799	8,381
42,050	42,100	9,253	7,563	9,816	8,395
42,100	42,150	9,267	7,577	9,832	8,409
42,150	42,200	9,281	7,591	9,849	8,423
42,200	42,250	9,295	7,605	9,865	8,437
42,250	42,300	9,309	7,619	9,882	8,451
42,300	42,350	9,323	7,633	9,898	8,465
42,350	42,400	9,337	7,647	9,915	8,479
42,400	42,450	9,351	7,661	9,931	8,493
42,450	42,500	9,365	7,675	9,948	8,507
42,500	42,550	9,379	7,689	9,964	8,521
42,550	42,600	9,393	7,703	9,981	8,535
42,600	42,650	9,407	7,717	9,997	8,549
42,650	42,700	9,421	7,731	10,014	8,563
42,700	42,750	9,435	7,745	10,030	8,577
42,750	42,800	9,449	7,759	10,047	8,591
42,800	42,850	9,463	7,773	10,063	8,605
42,850	42,900	9,477	7,787	10,080	8,619
42,900	42,950	9,491	7,801	10,096	8,633
42,950	43,000	9,505	7,815	10,113	8,647
43,000					
43,000	43,050	9,519	7,829	10,129	8,661
43,050	43,100	9,533	7,843	10,146	8,675
43,100	43,150	9,547	7,857	10,162	8,689
43,150	43,200	9,561	7,871	10,179	8,703
43,200	43,250	9,575	7,885	10,195	8,717
43,250	43,300	9,589	7,899	10,212	8,731
43,300	43,350	9,603	7,913	10,228	8,745
43,350	43,400	9,617	7,927	10,245	8,759
43,400	43,450	9,631	7,941	10,261	8,773
43,450	43,500	9,645	7,955	10,278	8,787
43,500	43,550	9,659	7,969	10,294	8,801
43,550	43,600	9,673	7,983	10,311	8,815
43,600	43,650	9,687	7,997	10,327	8,829
43,650	43,700	9,701	8,011	10,344	8,843
43,700	43,750	9,715	8,025	10,360	8,857
43,750	43,800	9,729	8,039	10,377	8,871
43,800	43,850	9,743	8,053	10,393	8,885
43,850	43,900	9,757	8,067	10,410	8,899
43,900	43,950	9,771	8,081	10,426	8,913
43,950	44,000	9,785	8,095	10,443	8,927

If line 37 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
44,000					
44,000	44,050	9,799	8,109	10,459	8,941
44,050	44,100	9,813	8,123	10,476	8,955
44,100	44,150	9,827	8,137	10,492	8,969
44,150	44,200	9,841	8,151	10,509	8,983
44,200	44,250	9,855	8,165	10,525	8,997
44,250	44,300	9,869	8,179	10,542	9,011
44,300	44,350	9,883	8,193	10,558	9,025
44,350	44,400	9,897	8,207	10,575	9,039
44,400	44,450	9,911	8,221	10,591	9,053
44,450	44,500	9,925	8,235	10,608	9,067
44,500	44,550	9,939	8,249	10,624	9,081
44,550	44,600	9,953	8,263	10,641	9,095
44,600	44,650	9,967	8,277	10,657	9,109
44,650	44,700	9,981	8,291	10,674	9,123
44,700	44,750	9,995	8,305	10,690	9,137
44,750	44,800	10,009	8,319	10,707	9,151
44,800	44,850	10,023	8,333	10,723	9,165
44,850	44,900	10,037	8,347	10,740	9,179
44,900	44,950	10,051	8,361	10,756	9,193
44,950	45,000	10,065	8,375	10,773	9,207
45,000					
45,000	45,050	10,079	8,389	10,789	9,221
45,050	45,100	10,093	8,403	10,806	9,235
45,100	45,150	10,107	8,417	10,822	9,249
45,150	45,200	10,121	8,431	10,839	9,263
45,200	45,250	10,135	8,445	10,855	9,277
45,250	45,300	10,149	8,459	10,872	9,291
45,300	45,350	10,163	8,473	10,888	9,305
45,350	45,400	10,177	8,487	10,905	9,319
45,400	45,450	10,191	8,501	10,921	9,333
45,450	45,500	10,205	8,515	10,938	9,347
45,500	45,550	10,219	8,529	10,954	9,361
45,550	45,600	10,233	8,543	10,971	9,375
45,600	45,650	10,247	8,557	10,987	9,389
45,650	45,700	10,261	8,571	11,004	9,403
45,700	45,750	10,275	8,585	11,020	9,417
45,750	45,800	10,289	8,599	11,037	9,431
45,800	45,850	10,303	8,613	11,053	9,445
45,850	45,900	10,317	8,627	11,070	9,459
45,900	45,950	10,331	8,641	11,086	9,473
45,950	46,000	10,345	8,655	11,103	9,487
46,000					
46,000	46,050	10,359	8,669	11,119	9,501
46,050	46,100	10,373	8,683	11,136	9,515
46,100	46,150	10,387	8,697	11,152	9,529
46,150	46,200	10,401	8,711	11,169	9,543
46,200	46,250	10,415	8,725	11,185	9,557
46,250	46,300	10,429	8,739	11,202	9,571
46,300	46,350	10,443	8,753	11,218	9,585
46,350	46,400	10,457	8,767	11,235	9,599
46,400	46,450	10,471	8,781	11,251	9,613
46,450	46,500	10,485	8,795	11,268	9,627
46,500	46,550	10,499	8,809	11,284	9,641
46,550	46,600	10,513	8,823	11,301	9,655
46,600	46,650	10,527	8,837	11,317	9,669
46,650	46,700	10,541	8,851	11,334	9,683
46,700	46,750	10,555	8,865	11,350	9,697
46,750	46,800	10,569	8,879	11,367	9,711
46,800	46,850	10,583	8,893	11,383	9,725
46,850	46,900	10,597	8,907	11,400	9,739
46,900	46,950	10,611	8,921	11,416	9,753
46,950	47,000	10,625	8,935	11,433	9,767

If line 37 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
47,000					
47,000	47,050	10,639	8,949	11,449	9,781
47,050	47,100	10,654	8,963	11,466	9,795
47,100	47,150	10,670	8,977	11,482	9,809
47,150	47,200	10,687	8,991	11,499	9,823
47,200	47,250	10,703	9,005	11,515	9,837
47,250	47,300	10,720	9,019	11,532	9,851
47,300	47,350	10,736	9,033	11,548	9,865
47,350	47,400	10,753	9,047	11,565	9,879
47,400	47,450	10,769	9,061	11,581	9,893
47,450	47,500	10,786	9,075	11,598	9,907
47,500	47,550	10,802	9,089	11,614	9,921
47,550	47,600	10,819	9,103	11,631	9,935
47,600	47,650	10,835	9,117	11,647	9,949
47,650	47,700	10,852	9,131	11,664	9,963
47,700	47,750	10,868	9,145	11,680	9,977
47,750	47,800	10,885	9,159	11,697	9,991
47,800	47,850	10,901	9,173	11,713	10,005
47,850	47,900	10,918	9,187	11,730	10,019
47,900	47,950	10,934	9,201	11,746	10,033
47,950	48,000	10,951	9,215	11,763	10,047
48,000					
48,000	48,050	10,967	9,229	11,779	10,061
48,050	48,100	10,984	9,243	11,796	10,075
48,100	48,150	11,000	9,257	11,812	10,089
48,150	48,200	11,017	9,271	11,829	10,103
48,200	48,250	11,033	9,285	11,845	10,117
48,250	48,300	11,050	9,299	11,862	10,131
48,300	48,350	11,066	9,313	11,878	10,145
48,350	48,400	11,083	9,327	11,895	10,159
48,400	48,450	11,099	9,341	11,911	10,173
48,450	48,500	11,116	9,355	11,928	10,187
48,500	48,550	11,132	9,369	11,944	10,201
48,550	48,600	11,149	9,383	11,961	10,215
48,600	48,650	11,165	9,397	11,977	10,229
48,650	48,700	11,182	9,411	11,994	10,243
48,700	48,750	11,198	9,425	12,010	10,257
48,750	48,800	11,215	9,439	12,027	10,271
48,800	48,850	11,231	9,453	12,043	10,285
48,850	48,900	11,248	9,457	12,060	10,299
48,900	48,950	11,264	9,481	12,076	10,313
48,950	49,000	11,281	9,495	12,093	10,327
49,000					
49,000	49,050	11,297	9,509	12,109	10,341
49,050	49,100	11,314	9,523	12,126	10,355
49,100	49,150	11,330	9,537	12,142	10,369
49,150	49,200	11,347	9,551	12,159	10,383
49,200	49,250	11,363	9,565	12,175	10,397
49,250	49,300	11,380	9,579	12,192	10,411
49,300	49,350	11,396	9,593	12,208	10,425
49,350	49,400	11,413	9,607	12,225	10,439
49,400	49,450	11,429	9,621	12,241	10,453
49,450	49,500	11,446	9,635	12,258	10,467
49,500	49,550	11,462	9,649	12,274	10,481
49,550	49,600	11,479	9,663	12,291	10,495
49,600	49,650	11,495	9,677	12,307	10,509
49,650	49,700	11,512	9,691	12,324	10,523
49,700	49,750	11,528	9,705	12,340	10,537
43,750	49,800	11,545	9,719	12,357	10,551
49,800	49,850	11,561	9,733	12,373	10,565
49,850	49,900	11,578	9,747	12,390	10,579
49,900	49,950	11,594	9,761	12,406	10,593
49,950	50,000	11,611	9,775	12,423	10,607

50,000 or over—use tax rate schedules

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* This column must also be used by a qualifying widow(er).

1990 Tax Rate Schedules

Caution: *Use ONLY if your taxable income (Form 1040, line 37) is $50,000 or more. If less, use the* ***Tax Table.*** (Even though you cannot use the tax rate schedules below if your taxable income is less than $50,000, we show all levels of taxable income so that taxpayers can see the tax rate that applies to each level.)

Schedule X—Use if your filing status is **Single**

If the amount on Form 1040, line 37, is: *Over—*	*But not over—*	Enter on Form 1040, line 38	*of the amount over—*
$0	$19,450	.......**15%**	**$0**
19,450	47,050	**$2,917.50 + 28%**	**19,450**
47,050	97,620	**10,645.50 + 33%**	**47,050**
97,620	....	Use **Worksheet** below to figure your tax.	

Schedule Z—Use if your filing status is **Head of household**

If the amount on Form 1040, line 37, is: *Over—*	*But not over—*	Enter on Form 1040, line 38	*of the amount over—*
$0	$26,050	.......**15%**	**$0**
26,050	67,200	**$3,907.50 + 28%**	**26,050**
67,200	134,930	**15,429.50 + 33%**	**67,200**
134,930	....	Use **Worksheet** below to figure your tax.	

Schedule Y-1—Use if your filing status is **Married filing jointly or Qualifying widow(er)**

If the amount on Form 1040, line 37, is: *Over—*	*But not over—*	Enter on Form 1040, line 38	*of the amount over—*
$0	$32,450	.......**15%**	**$0**
32,450	78,400	**$4,867.50 + 28%**	**32,450**
78,400	162,770	**17,733.50 + 33%**	**78,400**
162,770	....	Use **Worksheet** below to figure your tax.	

Schedule Y-2—Use if your filing status is **Married filing separately**

If the amount on Form 1040, line 37, is: *Over—*	*But not over—*	Enter on Form 1040, line 38	*of the amount over—*
$0	$16,225	.......**15%**	**$0**
16,225	39,200	**$2,433.75 + 28%**	**16,225**
39,200	123,570	**8,866.75 + 33%**	**39,200**
123,570	....	Use **Worksheet** below to figure your tax.	

Worksheet (Keep for your records)

1. If your filing status is:
- Single, enter $27,333.60
- Head of household, enter $37,780.40
- Married filing jointly or Qualifying widow(er), enter $45,575.60
- Married filing separately, enter $36,708.85

. . . . **1.** __________

2. Enter your taxable income from Form 1040, line 37 . . . . **2.** __________

3. If your filing status is:
- Single, enter $97,620
- Head of household, enter $134,930
- Married filing jointly or Qualifying widow(er), enter $162,770
- Married filing separately, enter $123,570

. . . . **3.** __________

4. Subtract line 3 from line 2. Enter the result. (If the result is zero or less, use the schedule above for your filing status to figure your tax. DO NOT use this worksheet.) **4.** __________

5. Multiply the amount on line 4 by 28% (.28). Enter the result . . . . **5.** __________

6. Multiply the amount on line 4 by 5% (.05). Enter the result . . . . **6.** __________

7. Multiply $574 by the number of exemptions claimed on Form 1040, line 6e. (If married filing separately, see the **Note** below.) Enter the result . . . . **7.** __________

8. Compare the amounts on lines 6 and 7. Enter the **smaller** of the two amounts here . . . . **8.** __________

9. **Tax.** Add lines 1, 5, and 8. Enter the total here and on Form 1040, line 38 . . . . **9.** __________

Note: *If married filing separately and you did* ***not*** *claim an exemption for your spouse, multiply $574 by the number of exemptions claimed on Form 1040, line 6e. Add $574 to the result and enter the total on line 7 above.*

1990 Earned Income Credit Table

Caution: *This Is Not A Tax Table*

To find your earned income credit: Read down the column titled "If line 5 or 6 of the worksheet is—" and find the appropriate amount from the Earned Income Credit Worksheet on page 24. Read across to the right and find the amount of the earned income credit. Enter that amount on line 7 or 8 of the worksheet, whichever applies.

If line 5 or 6 of the worksheet is—		Your earned income credit is—	If line 5 or 6 of the worksheet is—		Your earned income credit is—	If line 5 or 6 of the worksheet is—		Your earned income credit is—	If line 5 or 6 of the worksheet is—		Your earned income credit is—	If line 5 or 6 of the worksheet is—		Your earned income credit is—
At least	But less than		At least	But less than		At least	But less than		At least	But less than		At least	But less than	
$1	$25	$2	$1,600	$1,625	$226	$3,200	$3,225	$450	$4,800	$4,825	$674	$6,400	$6,425	$898
25	50	5	1,625	1,650	229	3,225	3,250	453	4,825	4,850	677	6,425	6,450	901
50	75	9	1,650	1,675	233	3,250	3,275	457	4,850	4,875	681	6,450	6,475	905
75	100	12	1,675	1,700	236	3,275	3,300	460	4,875	4,900	684	6,475	6,500	908
100	125	16	1,700	1,725	240	3,300	3,325	464	4,900	4,925	688	6,500	6,525	912
125	150	19	1,725	1,750	243	3,325	3,350	467	4,925	4,950	691	6,525	6,550	915
150	175	23	1,750	1,775	247	3,350	3,375	471	4,950	4,975	695	6,550	6,575	919
175	200	26	1,775	1,800	250	3,375	3,400	474	4,975	5,000	698	6,575	6,600	922
200	225	30	1,800	1,825	254	3,400	3,425	478	5,000	5,025	702	6,600	6,625	926
225	250	33	1,825	1,850	257	3,425	3,450	481	5,025	5,050	705	6,625	6,650	929
250	275	37	1,850	1,875	261	3,450	3,475	485	5,050	5,075	709	6,650	6,675	933
275	300	40	1,875	1,900	264	3,475	3,500	488	5,075	5,100	712	6,675	6,700	936
300	325	44	1,900	1,925	268	3,500	3,525	492	5,100	5,125	716	6,700	6,725	940
325	350	47	1,925	1,950	271	3,525	3,550	495	5,125	5,150	719	6,725	6,750	943
350	375	51	1,950	1,975	275	3,550	3,575	499	5,150	5,175	723	6,750	6,775	947
375	400	54	1,975	2,000	278	3,575	3,600	502	5,175	5,200	726	6,775	6,800	950
400	425	58	2,000	2,025	282	3,600	3,625	506	5,200	5,225	730	6,800	10,750	953
425	450	61	2,025	2,050	285	3,625	3,650	509	5,225	5,250	733	10,750	10,775	950
450	475	65	2,050	2,075	289	3,650	3,675	513	5,250	5,275	737	10,775	10,800	948
475	500	68	2,075	2,100	292	3,675	3,700	516	5,275	5,300	740	10,800	10,825	945
500	525	72	2,100	2,125	296	3,700	3,725	520	5,300	5,325	744	10,825	10,850	943
525	550	75	2,125	2,150	299	3,725	3,750	523	5,325	5,350	747	10,850	10,875	940
550	575	79	2,150	2,175	303	3,750	3,775	527	5,350	5,375	751	10,875	10,900	938
575	600	82	2,175	2,200	306	3,775	3,800	530	5,375	5,400	754	10,900	10,925	935
600	625	86	2,200	2,225	310	3,800	3,825	534	5,400	5,425	758	10,925	10,950	933
625	650	89	2,225	2,250	313	3,825	3,850	537	5,425	5,450	761	10,950	10,975	930
650	675	93	2,250	2,275	317	3,850	3,875	541	5,450	5,475	765	10,975	11,000	928
675	700	96	2,275	2,300	320	3,875	3,900	544	5,475	5,500	768	11,000	11,025	925
700	725	100	2,300	2,325	324	3,900	3,925	548	5,500	5,525	772	11,025	11,050	923
725	750	103	2,325	2,350	327	3,925	3,950	551	5,525	5,550	775	11,050	11,075	920
750	775	107	2,350	2,375	331	3,950	3,975	555	5,550	5,575	779	11,075	11,100	918
775	800	110	2,375	2,400	334	3,975	4,000	558	5,575	5,600	782	11,100	11,125	915
800	825	114	2,400	2,425	338	4,000	4,025	562	5,600	5,625	786	11,125	11,150	913
825	850	117	2,425	2,450	341	4,025	4,050	565	5,625	5,650	789	11,150	11,175	910
850	875	121	2,450	2,475	345	4,050	4,075	569	5,650	5,675	793	11,175	11,200	908
875	900	124	2,475	2,500	348	4,075	4,100	572	5,675	5,700	796	11,200	11,225	905
900	925	128	2,500	2,525	352	4,100	4,125	576	5,700	5,725	800	11,225	11,250	903
925	950	131	2,525	2,550	355	4,125	4,150	579	5,725	5,750	803	11,250	11,275	900
950	975	135	2,550	2,575	359	4,150	4,175	583	5,750	5,775	807	11,275	11,300	898
975	1,000	138	2,575	2,600	362	4,175	4,200	586	5,775	5,800	810	11,300	11,325	895
1,000	1,025	142	2,600	2,625	366	4,200	4,225	590	5,800	5,825	814	11,325	11,350	893
1,025	1,050	145	2,625	2,650	369	4,225	4,250	593	5,825	5,850	817	11,350	11,375	890
1,050	1,075	149	2,650	2,675	373	4,250	4,275	597	5,850	5,875	821	11,375	11,400	888
1,075	1,100	152	2,675	2,700	376	4,275	4,300	600	5,875	5,900	824	11,400	11,425	885
1,100	1,125	156	2,700	2,725	380	4,300	4,325	604	5,900	5,925	828	11,425	11,450	883
1,125	1,150	159	2,725	2,750	383	4,325	4,350	607	5,925	5,950	831	11,450	11,475	880
1,150	1,175	163	2,750	2,775	387	4,350	4,375	611	5,950	5,975	835	11,475	11,500	878
1,175	1,200	166	2,775	2,800	390	4,375	4,400	614	5,975	6,000	838	11,500	11,525	875
1,200	1,225	170	2,800	2,825	394	4,400	4,425	618	6,000	6,025	842	11,525	11,550	873
1,225	1,250	173	2,825	2,850	397	4,425	4,450	621	6,025	6,050	845	11,550	11,575	870
1,250	1,275	177	2,850	2,875	401	4,450	4,475	625	6,050	6,075	849	11,575	11,600	868
1,275	1,300	180	2,875	2,900	404	4,475	4,500	628	6,075	6,100	852	11,600	11,625	865
1,300	1,325	184	2,900	2,925	408	4,500	4,525	632	6,100	6,125	856	11,625	11,650	863
1,325	1,350	187	2,925	2,950	411	4,525	4,550	635	6,125	6,150	859	11,650	11,675	860
1,350	1,375	191	2,950	2,975	415	4,550	4,575	639	6,150	6,175	863	11,675	11,700	858
1,375	1,400	194	2,975	3,000	418	4,575	4,600	642	6,175	6,200	866	11,700	11,725	855
1,400	1,425	198	3,000	3,025	422	4,600	4,625	646	6,200	6,225	870	11,725	11,750	853
1,425	1,450	201	3,025	3,050	425	4,625	4,650	649	6,225	6,250	873	11,750	11,775	850
1,450	1,475	205	3,050	3,075	429	4,650	4,675	653	6,250	6,275	877	11,775	11,800	848
1,475	1,500	208	3,075	3,100	432	4,675	4,700	656	6,275	6,300	880	11,800	11,825	845
1,500	1,525	212	3,100	3,125	436	4,700	4,725	660	6,300	6,325	884	11,825	11,850	843
1,525	1,550	215	3,125	3,150	439	4,725	4,750	663	6,325	6,350	887	11,850	11,875	840
1,550	1,575	219	3,150	3,175	443	4,750	4,775	667	6,350	6,375	891	11,875	11,900	838
1,575	1,600	222	3,175	3,200	446	4,775	4,800	670	6,375	6,400	894	11,900	11,925	835

1990 Earned Income Credit Table *(continued)* **Caution:** *This is Not a Tax Table*

If line 5 or 6 of the worksheet is—		Your earned income credit is—	If line 5 or 6 of the worksheet is—		Your earned income credit is—	If line 5 or 6 of the worksheet is—		Your earned income credit is—	If line 5 or 6 of the worksheet is—		Your earned income credit is—	If line 5 or 6 of the worksheet is—		Your earned income credit is—
At least	But less than		At least	But less than		At least	But less than		At least	But less than		At least	But less than	
$11,925	$11,950	$833	$13,625	$13,650	$663	$15,325	$15,350	$493	$17,025	$17,050	$323	$18,725	$18,750	$153
11,950	11,975	830	13,650	13,675	660	15,350	15,375	490	17,050	17,075	320	18,750	18,775	150
11,975	12,000	828	13,675	13,700	658	15,375	15,400	488	17,075	17,100	318	18,775	18,800	148
12,000	12,025	825	13,700	13,725	655	15,400	15,425	485	17,100	17,125	315	18,800	18,825	145
12,025	12,050	823	13,725	13,750	653	15,425	15,450	483	17,125	17,150	313	18,825	18,850	143
12,050	12,075	820	13,750	13,775	650	15,450	15,475	480	17,150	17,175	310	18,850	18,875	140
12,075	12,100	818	13,775	13,800	648	15,475	15,500	478	17,175	17,200	308	18,875	18,900	138
12,100	12,125	815	13,800	13,825	645	15,500	15,525	475	17,200	17,225	305	18,900	18,925	135
12,125	12,150	813	13,825	13,850	643	15,525	15,550	473	17,225	17,250	303	18,925	18,950	133
12,150	12,175	810	13,850	13,875	640	15,550	15,575	470	17,250	17,275	300	18,950	18,975	130
12,175	12,200	808	13,875	13,900	638	15,575	15,600	468	17,275	17,300	298	18,975	19,000	128
12,200	12,225	805	13,900	13,925	635	15,600	15,625	465	17,300	17,325	295	19,000	19,025	125
12,225	12,250	803	13,925	13,950	633	15,625	15,650	463	17,325	17,350	293	19,025	19,050	123
12,250	12,275	800	13,950	13,975	630	15,650	15,675	460	17,350	17,375	290	19,050	19,075	120
12,275	12,300	798	13,975	14,000	628	15,675	15,700	458	17,375	17,400	288	19,075	19,100	118
12,300	12,325	795	14,000	14,025	625	15,700	15,725	455	17,400	17,425	285	19,100	19,125	115
12,325	12,350	793	14,025	14,050	623	15,725	15,750	453	17,425	17,450	283	19,125	19,150	113
12,350	12,375	790	14,050	14,075	620	15,750	15,775	450	17,450	17,475	280	19,150	19,175	110
12,375	12,400	788	14,075	14,100	618	15,775	15,800	448	17,475	17,500	278	19,175	19,200	108
12,400	12,425	785	14,100	14,125	615	15,800	15,825	445	17,500	17,525	275	19,200	19,225	105
12,425	12,450	783	14,125	14,150	613	15,825	15,850	443	17,525	17,550	273	19,225	19,250	103
12,450	12,475	780	14,150	14,175	610	15,850	15,875	440	17,550	17,575	270	19,250	19,275	100
12,475	12,500	778	14,175	14,200	608	15,875	15,900	438	17,575	17,600	268	19,275	19,300	98
12,500	12,525	775	14,200	14,225	605	15,900	15,925	435	17,600	17,625	265	19,300	19,325	95
12,525	12,550	773	14,225	14,250	603	15,925	15,950	433	17,625	17,650	263	19,325	19,350	93
12,550	12,575	770	14,250	14,275	600	15,950	15,975	430	17,650	17,675	260	19,350	19,375	90
12,575	12,600	768	14,275	14,300	598	15,975	16,000	428	17,675	17,700	258	19,375	19,400	88
12,600	12,625	765	14,300	14,325	595	16,000	16,025	425	17,700	17,725	255	19,400	19,425	85
12,625	12,650	763	14,325	14,350	593	16,025	16,050	423	17,725	17,750	253	19,425	19,450	83
12,650	12,675	760	14,350	14,375	590	16,050	16,075	420	17,750	17,775	250	19,450	19,475	80
12,675	12,700	758	14,375	14,400	588	16,075	16,100	418	17,775	17,800	248	19,475	19,500	78
12,700	12,725	755	14,400	14,425	585	16,100	16,125	415	17,800	17,825	245	19,500	19,525	75
12,725	12,750	753	14,425	14,450	583	16,125	16,150	413	17,825	17,850	243	19,525	19,550	73
12,750	12,775	750	14,450	14,475	580	16,150	16,175	410	17,850	17,875	240	19,550	19,575	70
12,775	12,800	748	14,475	14,500	578	16,175	16,200	408	17,875	17,900	238	19,575	19,600	68
12,800	12,825	745	14,500	14,525	575	16,200	16,225	405	17,900	17,925	235	19,600	19,625	65
12,825	12,850	743	14,525	14,550	573	16,225	16,250	403	17,925	17,950	233	19,625	19,650	63
12,850	12,875	740	14,550	14,575	570	16,250	16,275	400	17,950	17,975	230	19,650	19,675	60
12,875	12,900	738	14,575	14,600	568	16,275	16,300	398	17,975	18,000	228	19,675	19,700	58
12,900	12,925	735	14,600	14,625	565	16,300	16,325	395	18,000	18,025	225	19,700	19,725	55
12,925	12,950	733	14,625	14,650	563	16,325	16,350	393	18,025	18,050	223	19,725	19,750	53
12,950	12,975	730	14,650	14,675	560	16,350	16,375	390	18,050	18,075	220	19,750	19,775	50
12,975	13,000	728	14,675	14,700	558	16,375	16,400	388	18,075	18,100	218	19,775	19,800	48
13,000	13,025	725	14,700	14,725	555	16,400	16,425	385	18,100	18,125	215	19,800	19,825	45
13,025	13,050	723	14,725	14,750	553	16,425	16,450	383	18,125	18,150	213	19,825	19,850	43
13,050	13,075	720	14,750	14,775	550	16,450	16,475	380	18,150	18,175	210	19,850	19,875	40
13,075	13,100	718	14,775	14,800	548	16,475	16,500	378	18,175	18,200	208	19,875	19,900	38
13,100	13,125	715	14,800	14,825	545	16,500	16,525	375	18,200	18,225	205	19,900	19,925	35
13,125	13,150	713	14,825	14,850	543	16,525	16,550	373	18,225	18,250	203	19,925	19,950	33
13,150	13,175	710	14,850	14,875	540	16,550	16,575	370	18,250	18,275	200	19,950	19,975	30
13,175	13,200	708	14,875	14,900	538	16,575	16,600	368	18,275	18,300	198	19,975	20,000	28
13,200	13,225	705	14,900	14,925	535	16,600	16,625	365	18,300	18,325	195	20,000	20,025	25
13,225	13,250	703	14,925	14,950	533	16,625	16,650	363	18,325	18,350	193	20,025	20,050	23
13,250	13,275	700	14,950	14,975	530	16,650	16,675	360	18,350	18,375	190	20,050	20,075	20
13,275	13,300	698	14,975	15,000	528	16,675	16,700	358	18,375	18,400	188	20,075	20,100	18
13,300	13,325	695	15,000	15,025	525	16,700	16,725	355	18,400	18,425	185	20,100	20,125	15
13,325	13,350	693	15,025	15,050	523	16,725	16,750	353	18,425	18,450	183	20,125	20,150	13
13,350	13,375	690	15,050	15,075	520	16,750	16,775	350	18,450	18,475	180	20,150	20,175	10
13,375	13,400	688	15,075	15,100	518	16,775	16,800	348	18,475	18,500	178	20,175	20,200	8
13,400	13,425	685	15,100	15,125	515	16,800	16,825	345	18,500	18,525	175	20,200	20,225	5
13,425	13,450	683	15,125	15,150	513	16,825	16,850	343	18,525	18,550	173	20,225	20,250	3
13,450	13,475	680	15,150	15,175	510	16,850	16,875	340	18,550	18,575	170	20,250	20,264	1
13,475	13,500	678	15,175	15,200	508	16,875	16,900	338	18,575	18,600	168			
13,500	13,525	675	15,200	15,225	505	16,900	16,925	335	18,600	18,625	165			
13,525	13,550	673	15,225	15,250	503	16,925	16,950	333	18,625	18,650	163			
13,550	13,575	670	15,250	15,275	500	16,950	16,975	330	18,650	18,675	160			
13,575	13,600	668	15,275	15,300	498	16,975	17,000	328	18,675	18,700	158			
13,600	13,625	665	15,300	15,325	495	17,000	17,025	325	18,700	18,725	155			

$20,264 or more—you cannot take the credit

What Is Tele-Tax?

Recorded Tax Information has about 140 topics of tax information that answer many Federal tax questions. You can hear up to three topics on each call you make.

Automated Refund Information is available so you can check the status of your refund.

To Call Tele-Tax Toll-Free, Use Only the Numbers Listed Below for Your Area

Long-distance charges apply if you call from outside the local dialing area of the numbers listed below. **Do not dial "1-800" when using a local number.** However, when dialing from an area that does not have a local number, be sure to dial "1-800" before calling the toll-free number. A complete list of these topics is on the next page.

How Do I Use Tele-Tax?

Recorded Tax Information

Topic numbers are effective January 1, 1991.

Push-button (tone signaling) service is available 24 hours a day, 7 days a week.

Rotary (dial)/push-button (pulse dial) service is available Monday through Friday during regular office hours. (In Hawaii, from 6:30 A.M. to 1:00 P.M.)

Select, by number, the topic you want to hear. For the directory of topics, listen to topic no. 323.

Have paper and pencil handy to take notes.

Call the appropriate phone number listed below.

- If you have a push-button (tone signaling) phone, immediately follow the recorded instructions, or
- If you have a rotary (dial) or push-button (pulse dial) phone, wait for further recorded instructions.

Automated Refund Information

Be sure to have a copy of your tax return available since you will need to know the first social security number shown on your return, the filing status, and the **exact** amount of your refund.

Then, call the appropriate phone number listed below and follow the recorded instructions.

IRS updates refund information every 7 days. If you call to find out about the status of your refund and do not receive a refund mailing date, please wait 7 days before calling back.

- Push-button (tone signaling) service is available Monday through Friday from 7:00 A.M. to 11:30 P.M. (Hours may vary in your area.)
- Rotary (dial) / push-button (pulse dial) service is available Monday through Friday during regular office hours. (In Hawaii, from 6:30 A.M. to 1:00 P.M.)

ALABAMA
1-800-829-4477

ALASKA
1-800-829-4477

ARIZONA
Phoenix, 252-4909
Elsewhere,
1-800-829-4477

ARKANSAS
1-800-829-4477

CALIFORNIA
Counties of Amador, Calaveras, Contra Costa, Marin, and San Joaquin,
1-800-829-4032
Los Angeles, 617-3177
Oakland, 839-4245
Elsewhere,
1-800-829-4477

COLORADO
Denver, 592-1118
Elsewhere,
1-800-829-4477

CONNECTICUT
1-800-829-4477

DELAWARE
1-800–829-4477

DISTRICT of COLUMBIA
882-1040

FLORIDA
1-800-829-4477

GEORGIA
Atlanta, 331-6572
Elsewhere,
1-800-829-4477

HAWAII
1-800-829-4477

IDAHO
1-800-829-4477

ILLINOIS
Chicago, 886-9614
In area code 708,
1-312-885-9614
Springfield, 789-0489
Elsewhere,
1-800-829-4477

INDIANA
Indianapolis, 631-1010
Elsewhere,
1-800-829-4477

IOWA
Des Moines, 284-7454
Elsewhere,
1-800-829-4477

KANSAS
1-800-829-4477

KENTUCKY
1-800-829-4477

LOUISIANA
1-800-829-4477

MAINE
1-800-829-4477

MARYLAND
Baltimore, 466-1040
Elsewhere,
1-800-829-4477

MASSACHUSETTS
Boston, 523-8602
Elsewhere,
1-800-829-4477

MICHIGAN
Detroit, 961-4282
Elsewhere,
1-800-829-4477

MINNESOTA
St. Paul, 644-7748
Elsewhere,
1-800-829-4477

MISSISSIPPI
1-800-829-4477

MISSOURI
St. Louis, 241-4700
Elsewhere,
1-800-829-4477

MONTANA
1-800-829-4477

NEBRASKA
Omaha, 221-3324
Elsewhere,
1-800-829-4477

NEVADA
1-800-829-4477

NEW HAMPSHIRE
1-800-829-4477

NEW JERSEY
1-800-829-4477

NEW MEXICO
1-800-829-4477

NEW YORK
Bronx, 406-4080
Brooklyn, 858-4461
Buffalo, 856-9320
Manhattan, 406-4080
Queens, 858-4461
Staten Island,
858-4461
Elsewhere,
1-800-829-4477

NORTH CAROLINA
1-800-829-4477

NORTH DAKOTA
1-800-829-4477

OHIO
Cincinnati, 421-0329
Cleveland, 522-3037
Elsewhere,
1-800-829-4477

OKLAHOMA
1-800-829-4477

OREGON
Portland, 294-5363
Elsewhere,
1-800-829-4477

PENNSYLVANIA
Philadelphia, 627-1040
Pittsburgh, 261-1040
Elsewhere,
1-800-829-4477

PUERTO RICO
1-800-829-4477

RHODE ISLAND
1-800-829-4477

SOUTH CAROLINA
1-800-829-4477

SOUTH DAKOTA
1-800-829-4477

TENNESSEE
Nashville, 242-1541
Elsewhere,
1-800-829-4477

TEXAS
Dallas, 767-1792
Houston, 850-8801
Elsewhere,
1-800-829-4477

UTAH
1-800-829-4477

VERMONT
1-800-829-4477

VIRGINIA
Richmond, 783-1569
Elsewhere,
1-800-829-4477

WASHINGTON
Seattle, 343-7221
Elsewhere,
1-800-829-4477

WEST VIRGINIA
1-800-829-4477

WISCONSIN
Milwaukee, 273-8100
Elsewhere,
1-800-829-4477

WYOMING
1-800-829-4477

Tele-Tax Topic Numbers and Subjects

Topic No.	Subject
	IRS Procedures and Services
101	IRS help available—Volunteer tax assistance programs, toll-free telephone, walk-in assistance, and outreach program
102	Tax assistance for individuals with disabilities and the hearing impaired
103	Small business tax education—Tax help for small businesses
104	Problem resolution program—Help for problem situations
105	Public libraries—Tax information tapes and reproducible tax forms
106	Examination procedures and how to prepare for an audit
107	The collection process
108	Tax fraud—How to report
109	Types of organizations that qualify for tax-exempt status
110	Organizations—How to apply for exempt status
111	Examination appeal rights
112	Electronic filing
113	Special enrollment examination to practice before IRS
114	Power of attorney information
115	Change of address—How to notify IRS
911	Hardship assistance applications
999	Local information
	Filing Requirements, Filing Status, Exemptions
151	Who must file?
152	Which form—1040, 1040A, or 1040EZ?
153	When, where, and how to file
154	What is your filing status?
155	Dependents
156	Estimated tax
157	Amended returns
158	Decedents
	Types of Income
201	Wages and salaries
202	Tips
203	Interest received
204	Dividends
205	Refund of state and local taxes
206	Alimony received
207	Business income
208	Sole proprietorship
209	Capital gains and losses
210	Pensions and annuities
211	Pensions—The general rule and the simplified general rule
212	Lump-sum distributions
213	Rental income and expenses
214	Renting vacation property/Renting to relatives
215	Royalties
216	Farming and fishing income
217	Earnings for clergy
218	Unemployment compensation
219	Gambling income and expenses
220	Bartering income
221	Scholarships, fellowships, and grants
222	Nontaxable income
223	Social security and equivalent railroad retirement benefits
224	401(k) plans
225	Passive activities—Losses/credits
226	Tax statements from the Railroad Retirement Board
	Adjustments to Income
251	Individual retirement arrangements (IRAs)
252	Alimony paid
253	Bad debt deduction
254	Tax shelters

Topic No.	Subject
	Itemized Deductions
301	Should I itemize?
302	Medical and dental expenses
303	Taxes
304	Moving expenses
305	Interest expense
306	Contributions
307	Casualty losses
308	Miscellaneous expenses
309	Business use of home
310	Business use of car
311	Business travel expenses
312	Business entertainment expenses
313	Educational expenses
314	Employee business expenses
	Tax Computation
351	Tax and credits figured by IRS
352	Self-employment tax
353	Five-year averaging for lump-sum distributions
354	Alternative minimum tax
355	Gift tax
356	Estate tax
357	Standard deduction
358	Tax on a child's investment income
	Tax Credits
401	Child care credit
402	Earned income credit
403	Credit for the elderly or the disabled
	General Information
451	Substitute tax forms
452	Highlights of 1990 tax changes
453	Refunds—How long they should take
454	Copy of your tax return—How to get one
455	Forms/Publications—How to order
456	Tax shelter registration
457	Extensions for time to file your tax return
458	Form W-2—What to do if not received
459	Penalty for underpayment of estimated tax
460	Recordkeeping
461	How to choose a tax preparer
462	Failure to pay child/spousal support and other Federal obligations
463	Withholding on interest and dividends
464	Highway use tax
465	Checklist/Common errors when preparing your tax return
466	Withholding on pensions and annuities
467	Foreign currency transactions
	IRS Notices and Letters
501	Notices—What to do
502	Notice of underreported income—CP 2000
503	IRS notices and bills/Penalty and interest charges
	Basis of Assets, Depreciation, Sale of Assets
551	Sale of your home—General
552	Sale of your home—How to report gain
553	Sale of your home—Exclusion of gain, age 55 and over
554	Basis of assets
555	Depreciation
556	Installment sales

Topic No.	Subject
	Employer Tax Information
601	Social security withholding rates
602	Form W-2—Where, when and how to file
603	Form W-4—Employee's Withholding Allowance Certificate
604	Federal tax deposits—General
605	Employer identification number—How to apply
606	Form 942—Employer's Quarterly Tax Return for Household Employees
607	Form 941—Deposit requirements
608	Form 941—Employer's Quarterly Federal Tax Return
609	Form 940—Deposit requirements
610	Form 940/940-EZ—Employer's Annual Federal Unemployment Tax Return
611	Targeted jobs credit
612	Tips—Withholding and reporting
	Magnetic Media Information
651	Who must file/originals and corrections
652	Acceptable media/Locating a third party to prepare your files
653	Applications, forms, and information
654	Waivers, extensions, and format deviations
655	Test files and combined Federal/state filing
656	Electronic filing of information returns
657	Information returns bulletin board system
	Tax Information for Aliens and U.S. Citizens Living Abroad
701	Resident and nonresident aliens
702	Dual-status alien
703	Alien tax clearance
704	Foreign earned income exclusion—General
705	Foreign earned income exclusion—Who qualifies?
706	Foreign earned income exclusion—What qualifies?
707	Foreign tax credit
	The following topics are in Spanish:
751	Who must file?
752	Which form to use?
753	What is your filing status?
754	Earned income credit
755	Highlights of 1990 tax changes
756	Forms and publications—How to order
757	Alien tax clearance
758	Refunds—How long they should take
759	IRS help available— Volunteer tax assistance programs, toll-free telephone, walk-in assistance, and outreach program
760	Social security and equivalent railroad retirement benefits
	Tax Information for Puerto Rico Residents
851	Who must file a U.S. income tax return in Puerto Rico
852	Deductions and credits for Puerto Rico filers
853	Federal employment taxes in Puerto Rico
854	Tax assistance for residents of Puerto Rico

Topic numbers are effective January 1, 1991.

Call IRS With Your Tax Question

If the instructions to the tax forms and our free tax publications have not answered your question, please call us TOLL-FREE. "Toll-Free" is a telephone call for which you pay only local charges.

CHOOSING THE RIGHT NUMBER: Use only the number listed below for your area. Use a local city number only if it is not a long distance call for you. **Please do not dial "1-800" when using a local city number.** However, when dialing from an area that does not have a local number, be sure to dial "1-800" before calling the toll-free number.

BEFORE YOU CALL: Remember that good communication is a two-way process. IRS representatives care about the quality of the service we provide to you, our customer. You can help us provide accurate, complete answers to your tax questions by having the following information available:

1. The tax form, schedule, or notice to which your question relates;
2. The facts about your particular situation (the answer to the same question often varies from one taxpayer to another because of differences in their age, income, whether they can be claimed as a dependent, etc.);
3. The name of any IRS publication or other source of information that you used to look for the answer.

BEFORE YOU HANG UP: If you do not fully understand the answer you receive, or you feel our representative may not fully understand your question, our representative needs to know this. He or she will be happy to take the additional time required to be sure we have answered your question fully and in the manner which is most helpful to you.

By law, you are responsible for paying your fair share of Federal income tax. If we should make an error in answering your question, you are still responsible for the payment of the correct tax. Should this occur, however, you will not be charged any penalty. To make sure that IRS representatives give accurate and courteous answers, a second IRS representative sometimes listens in on telephone calls. No record is kept of any taxpayer's identity.

ALABAMA
1-800-829-1040

ALASKA
Anchorage, 561-7484
Elsewhere, 1-800-829-1040

ARIZONA
Phoenix, 257-1233
Elsewhere, 1-800-829-1040

ARKANSAS
1-800-829-1040

CALIFORNIA
Oakland, 839-1040
San Francisco, 839-1040
Elsewhere, 1-800-829-1040

COLORADO
Denver, 825-7041
Elsewhere, 1-800-829-1040

CONNECTICUT
1-800-829-1040

DELAWARE
1-800-829-1040

DISTRICT of COLUMBIA
1-800-829-1040

FLORIDA
Jacksonville, 354-1760
Elsewhere, 1-800-829-1040

GEORGIA
Atlanta, 522-0050
Elsewhere, 1-800-829-1040

HAWAII
Oahu, 541-1040
Elsewhere, 1-800-829-1040

IDAHO
1-800-829-1040

ILLINOIS
Chicago, 435-1040
In area code 708,
1-312-435-1040
Elsewhere, 1-800-829-1040

INDIANA
Indianapolis, 226-5477
Elsewhere, 1-800-829-1040

IOWA
Des Moines, 283-0523
Elsewhere, 1-800-829-1040

KANSAS
1-800-829-1040

KENTUCKY
1-800-829-1040

LOUISIANA
1-800-829-1040

MAINE
1-800-829-1040

MARYLAND
Baltimore, 962-2590
Elsewhere, 1-800-829-1040

MASSACHUSETTS
Boston, 523-1040
Elsewhere, 1-800-829-1040

MICHIGAN
Detroit, 237-0800
Elsewhere, 1-800-829-1040

MINNESOTA
Minneapolis, 644-7515
St. Paul, 644-7515
Elsewhere, 1-800-829-1040

MISSISSIPPI
1-800-829-1040

MISSOURI
St. Louis, 342-1040
Elsewhere, 1-800-829-1040

MONTANA
1-800-829-1040

NEBRASKA
Omaha, 422-1500
Elsewhere, 1-800-829-1040

NEVADA
1-800-829-1040

NEW HAMPSHIRE
1-800-829-1040

NEW JERSEY
1-800-829-1040

NEW MEXICO
1-800-829-1040

NEW YORK
Bronx, 732-0100
Brooklyn, 596-3770
Buffalo, 855-3955
Manhattan, 732-0100
Nassau, 222-1131
Queens, 596-3770
Staten Island, 596-3770
Suffolk, 724-5000
Elsewhere, 1-800-829-1040

NORTH CAROLINA
1-800-829-1040

NORTH DAKOTA
1-800-829-1040

OHIO
Cincinnati, 621-6281
Cleveland, 522-3000
Elsewhere, 1-800-829-1040

OKLAHOMA
1-800-829-1040

OREGON
Portland, 221-3960
Elsewhere, 1-800-829-1040

PENNSYLVANIA
Philadelphia, 574-9900
Pittsburgh, 281-0112
Elsewhere, 1-800-829-1040

PUERTO RICO
San Juan Metro Area,
766-5040
Isla, 766-5549

RHODE ISLAND
1-800-829-1040

SOUTH CAROLINA
1-800-829-1040

SOUTH DAKOTA
1-800-829-1040

TENNESSEE
Nashville, 259-4601
Elsewhere, 1-800-829-1040

TEXAS
Dallas, 742-2440
Houston, 965-0440
Elsewhere, 1-800-829-1040

UTAH
1-800-829-1040

VERMONT
1-800-829-1040

VIRGINIA
Richmond, 649-2361
Elsewhere, 1-800-829-1040

WASHINGTON
Seattle, 442-1040
Elsewhere, 1-800-829-1040

WEST VIRGINIA
1-800-829-1040

WISCONSIN
Milwaukee, 271-3780
Elsewhere, 1-800-829-1040

WYOMING
1-800-829-1040

Telephone Assistance Services for Hearing Impaired Taxpayers Who Have Access to TDD Equipment.

Hours of Operation

8:00 A.M. to 6:45 P.M. EST (Jan. 1–April 15)

8:00 A.M. to 4:30 P.M. EST (April 16–Dec. 31)

All locations in U.S., including Alaska, Hawaii, Virgin Islands, and Puerto Rico, 1-800-829-4059

Need Additional Forms or Publications?

If you do not have any tax questions and you only need tax forms and publications, you can—

- Visit your local IRS office.
- Visit a participating bank or post office for Forms 1040, 1040A, 1040EZ, Schedules A&B, Schedules 1&2, and their related instructions.
- Visit a participating library, which stocks a wider variety of forms and publications.
- Use the handy order blank on the next to the last page of the instructions. You should receive the items you order within 2 weeks from the time you mail your request.
- Call our toll-free "Forms Only" number 1-800-TAX-FORM (1-800-829-3676). The hours of operation during the filing season are **8:00 A.M. to 5:00 P.M. (weekdays)** and **9:00 A.M. to 3:00 P.M. (Saturdays).** For callers in Alaska and Hawaii, the hours are Pacific Standard Time. For callers in Puerto Rico, the hours are Eastern Standard Time. You should receive your order within 7 to 10 work days after you call.

Notes

Notes

How To Get Forms

Generally, we mail forms and schedules directly to you based on what seems to be right for you. Schedules and forms you may need are listed below. Also see the list of related publications.

You can order the following items from IRS or get them at many participating banks, post offices, or libraries:

Form 1040
Instructions for Form 1040 and Schedules
Schedule A for itemized deductions
Schedule B for interest income if more than $400; for dividends and other distributions on stock if more than $400; and for answering the Foreign Accounts or Foreign Trusts questions
Form 1040A
Instructions for Form 1040A and Schedules
Schedule 1 for Form 1040A filers to report interest and dividend income
Schedule 2 for Form 1040A filers to report child and dependent care expenses
Form 1040EZ
Instructions for Form 1040EZ

You can photocopy the following items (as well as those listed above) at many participating libraries or order them from IRS:

Schedule 3, Credit for the Elderly or the Disabled for Form 1040A Filers
Schedule C, Profit or Loss From Business
Schedule D, Capital Gains and Losses
Schedule E, Supplemental Income and Loss
Schedule F, Farm Income and Expenses
Schedule R, Credit for the Elderly or the Disabled
Schedule SE, Social Security Self-Employment Tax
Form 1040-ES, Estimated Tax for Individuals
Form 1040X, Amended U.S. Individual Income Tax Return
Form 2106, Employee Business Expenses
Form 2119, Sale of Your Home
Form 2210, Underpayment of Estimated Tax by Individuals and Fiduciaries
Form 2441, Child and Dependent Care Expenses
Form 3468, Investment Credit
Form 3903, Moving Expenses
Form 4562, Depreciation and Amortization
Form 4868, Application for Automatic Extension of Time To File U.S. Individual Income Tax Return
Form 8283, Noncash Charitable Contributions
Form 8332, Release of Claim to Exemption for Child of Divorced or Separated Parents
Form 8582, Passive Activity Loss Limitations
Form 8606, Nondeductible IRA Contributions, IRA Basis, and Nontaxable IRA Distributions
Form 8615, Tax for Children Under Age 14 Who Have Investment Income of More Than $1,000
Form 8822, Change of Address

How To Get Publications

The following publications can be ordered from IRS, or you can read or photocopy them at many participating libraries:

1 Your Rights as a Taxpayer
17 Your Federal Income Tax
334 Tax Guide for Small Business
463 Travel, Entertainment, and Gift Expenses
501 Exemptions, Standard Deduction, and Filing Information
502 Medical and Dental Expenses
504 Tax Information for Divorced or Separated Individuals
505 Tax Withholding and Estimated Tax
508 Educational Expenses
521 Moving Expenses
523 Tax Information on Selling Your Home
524 Credit for the Elderly or the Disabled
525 Taxable and Nontaxable Income
527 Residential Rental Property (Including Rental of Vacation Houses)
529 Miscellaneous Deductions
545 Interest Expense
553 Highlights of 1990 Tax Changes
554 Tax Information for Older Americans
590 Individual Retirement Arrangements
910 Guide to Free Tax Services (includes a list of publications)
917 Business Use of a Car
929 Tax Rules for Children and Dependents

Other publications and forms referred to in the instructions are also available without cost from the "Forms Distribution Center" for your state. See Publication 910 for a complete list of available publications.

Where To Send Your Order for Free Forms and Publications

If you are located in: ▼	Send to "Forms Distribution Center" for your state ▼
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming	Rancho Cordova, CA 95743-0001
Alabama, Arkansas, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Tennessee, Texas, Wisconsin	P.O. Box 9903, Bloomington, IL 61799
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	P.O. Box 25866, Richmond, VA 23289

Foreign Addresses—Taxpayers with mailing addresses in foreign countries should send this order blank to either: Forms Distribution Center, P.O. Box 25866, Richmond, VA 23289; or Forms Distribution Center, Rancho Cordova, CA 95743-0001, whichever is closer. Send letter requests for other forms and publications to: Forms Distribution Center, P.O. Box 25866, Richmond, VA 23289.

Puerto Rico—Forms Distribution Center, P.O. Box 25866, Richmond, VA 23289

Virgin Islands—V.I. Bureau of Internal Revenue, Lockharts Garden No. 1A Charlotte Amalie, St. Thomas, VI 00802

Order Blank—We will send you 2 copies of each form and 1 copy of each set of instructions or publication you circle. Please cut the order blank on the dotted line and **be sure to print or type your name and address accurately on the other side.** This will be the label used to return material to you. Enclose the order blank in your own envelope and address your envelope to the IRS address shown above for your state. To help reduce waste, please order only the items you think you will need to prepare your return. Use the blank spaces to order items not listed. If you need more space, attach a separate sheet of paper listing the additional items you need. Be sure to allow 2 weeks to receive your order.

Detach at This Line

Order Blank

The items printed in blue may be picked up at many banks, post offices, and libraries.

Circle Desired Forms, Instructions, and Publications

1040	1040EZ	Schedule R (1040) & Instructions	2441 & Instructions	8582 & Instructions	Pub. 508	Pub. 553	
Instructions for 1040 & Schedules	Instructions for 1040EZ	Schedule SE (1040)	3468 & Instructions	8822	Pub. 521	Pub. 590	
1040A	Schedules A&B (1040)	1040-ES (1991)	3903 & Instructions	Pub. 1	Pub. 523	Pub. 910	
Instructions for 1040A, Sch. 1 & 2	Schedule C (1040)	1040X & Instructions	4562 & Instructions	Pub. 17	Pub. 525	Pub. 917	
Schedule 1 (1040A)	Schedule D (1040)	2106 & Instructions	4868	Pub. 334	Pub. 527	Pub. 929	
Schedule 2 (1040A)	Schedule E (1040)	2119 & Instructions	8283 & Instructions	Pub. 463	Pub. 529		
Schedule 3 (1040A) & Instructions	Schedule F (1040)	2210 & Instructions	8332	Pub. 505	Pub. 545		

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Detach at This Line

Do not use the envelope we furnished you in your income tax package because that envelope may be used only for filing your income tax return. Print or type your name and address on this label. It will be used to speed your order for forms to you.

Name

Number, street, and apt. number

City, town or post office, state, and ZIP code

1

Save Time! Participating libraries have IRS tax forms available for copying and reference sets of Tax Information Publications. Also, participating banks, post offices, and libraries stock Forms 1040, 1040A, 1040EZ, their Instructions, Schedules A&B, and Schedules 1 & 2.

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